

# EXHIBIT B

Initial Escrow Account Disclosure Statement

Date: February 06, 2015      Loan Number: 1167      Case Number:  
Servicer's Name and Address:  
NVR Mortgage Finance, Inc.  
555 Southpointe Blvd.  
Suite 300  
Canonsburg, PA 15317

Toll Free Number: (800) 926-3600

Borrowers: Kristen L Stitsinger and Frederick Stitsinger      Property Address:  
8509 Forest Valley Drive  
Cincinnati, OH 45247

Mailing Address:  
Kristen L Stitsinger and Frederick Stitsinger  
8509 Forest Valley Drive  
Cincinnati, OH 45247

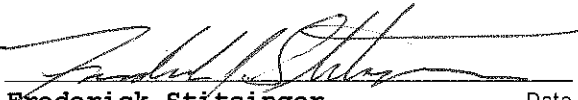
This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made from your account.

Month (or Period)	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
Initial Deposit:				\$ 1,027.29
04/01/15	\$491.15	\$233.89	Mortgage Insurance	\$1,284.55
05/01/15	\$491.15	\$233.89	Mortgage Insurance	\$1,541.81
06/01/15	\$491.15	\$233.89	Mortgage Insurance	\$1,799.07
06/01/15	\$0.00	\$1,284.55	County Property Taxes	\$514.52
07/01/15	\$491.15	\$233.89	Mortgage Insurance	\$771.78
08/01/15	\$491.15	\$233.89	Mortgage Insurance	\$1,029.04
09/01/15	\$491.15	\$233.89	Mortgage Insurance	\$1,286.30
10/01/15	\$491.15	\$233.89	Mortgage Insurance	\$1,543.56
11/01/15	\$491.15	\$233.89	Mortgage Insurance	\$1,800.82
12/01/15	\$491.15	\$233.89	Mortgage Insurance	\$2,058.08
01/01/16	\$491.15	\$233.89	Mortgage Insurance	\$2,315.34
01/01/16	\$0.00	\$1,284.55	County Property Taxes	\$1,030.79
02/01/16	\$491.15	\$518.00	Hazard Insurance	\$1,003.94
02/01/16	\$0.00	\$233.89	Mortgage Insurance	\$770.05
03/01/16	\$491.15	\$233.89	Mortgage Insurance	\$1,027.31

(PLEASE KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR ACCOUNT AT THE END OF THE ESCROW ACCOUNTING COMPUTATION YEAR.)

Cushion selected by servicer: \$ 514.52  
☒ Your Monthly mortgage payment for the coming year will be \$ 1,691.80 of which \$ 1,200.65 will be for principal and interest and \$ 491.15 will go into your escrow account.  
☐ Your first mortgage payment for the coming year will be \$ of which \$ will be for principal and interest and \$ will go into your escrow account. The terms of your loan may result in changes to the monthly principal and interest payments during the year.

Signature  2-6-15  
Kristen L Stitsinger Date

Signature   
Frederick Stitsinger Date

Signature \_\_\_\_\_  
Date

Signature \_\_\_\_\_  
Date



P O Box 514387  
Los Angeles, CA 90051-4387

1-800-777-4001

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02/17/16

Loan No: 4835

KRISTEN L STITSINGER  
FREDERICK STITSINGER  
8509 FOREST VALLEY DR  
CINCINNATI OH 45247-1105



ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

As you know, we are required to maintain an escrow account which is used to pay your real estate taxes and/or insurance premiums. This account must be analyzed annually to determine whether enough funds are being collected monthly, and whether the account has a shortage or surplus based on the anticipated activity.

*PennyMac Loan Services, LLC is a debt collector. However, if you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is for informational purposes only and is not an attempt to collect a debt against you personally.*

PRESENT MORTGAGE PAYMENT

Your present payment consists of: Principal & Interest (P&I)	\$1,200.65
Escrow Deposit	\$491.15
Total Mortgage Payment	\$1,691.80

ANTICIPATED ANNUAL DISBURSEMENTS

These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due as defined by Federal Law. Based on these anticipated disbursements, the amount of your escrow deposit is calculated and displayed here.

Bills due in the upcoming year:	MORTGAGE INS	\$2,806.68
	COUNTY TAX	\$2,569.08
	HAZARD INS	\$575.00

Total Anticipated Annual Disbursements: \$5,950.76 One-Twelfth/Monthly Amount: \$495.90

If you have Private Mortgage Insurance (PMI) on your loan, and certain conditions are satisfied, you may be able to cancel the PMI coverage. Please contact us for additional information concerning your cancellation rights, if any.

ACCOUNT HISTORY

The following statement of activity in your escrow account from 02/2015 through 03/2016 displays actual activity as it occurred in your escrow account during that period. If you received Account Projections with a prior analysis, they are included again here for comparison.

Month	Payments		Disbursements		Description	Projected Escrow Account Balance	Actual Escrow Account Balance
	Projected	Actual	Projected	Actual			
					Beginning Balance	\$ .00	\$ .00
February		1,027.29 *				.00	1,027.29
March			233.89		* MORTGAGE INS	.00	793.40
April		491.15 *	233.89		* MORTGAGE INS	.00	1,050.66
May		982.30 *	233.89		* MORTGAGE INS	.00	1,799.07
June			233.89		* MORTGAGE INS	.00	1,565.18
July		491.15 *	233.89		* MORTGAGE INS	.00	1,822.44
August		491.15 *	233.89		* MORTGAGE INS	.00	2,079.70
September		491.15 *	233.89		* MORTGAGE INS	.00	2,336.96
October		491.15 *	233.89		* MORTGAGE INS	.00	2,594.22
November		491.15 *	233.89		* MORTGAGE INS	.00	2,851.48
December		491.15 *	233.89		* MORTGAGE INS	.00	3,108.74
January		491.15 *	233.89		* MORTGAGE INS	.00	3,366.00
January			552.40		* COUNTY TAXES	.00	2,813.60
January			575.00		* HAZARD INS	.00	2,238.60
February		491.15 *				.00	2,729.75
March		491.15 E	233.89		E MORTGAGE INS	.00	2,987.01

An asterisk (\*) beside an amount indicates a difference from projected activity either in the amount or the date. The letter E beside an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown.

\*\*\* CONTINUED ON REVERSE SIDE \*\*\*

1327-01-00-0002737-0001-0005365



SURPLUS

Customer Loan Number: 4835 Surplus Amount: \$1,964.48

Customer Name: KRISTEN L STITSINGER  
FREDERICK STITSINGER

If your loan is current as of the date of this analysis, your surplus of \$1,964.48 is made available to you either in the form of a check along with this statement, or will be sent to you under separate cover.



ACCOUNT PROJECTIONS

Your Projected Escrow Account Balance as of 03/31/16 is \$2,987.01. Your Required Beginning Escrow Balance according to this analysis should be \$1,022.53. This means you have a Surplus of \$1,964.48. This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. A check has either been included with this analysis statement for the amount of the surplus, or will be sent to you under separate cover. Once during this period, your Required Escrow Account Balance should be reduced to \$524.02, as shown in June. This amount represents the cushion selected by us as allowed by your mortgage contract, Federal and State Law.

NEW MORTGAGE PAYMENT

Your new payment consists of: Principal & Interest (P&I)		\$1,200.65
Escrow Deposit		\$495.90
New Mortgage Payment	Beginning	04/01/16
		\$1,696.55

Should you have any questions about this Escrow Analysis, please call our Customer Service Department at (800)777-4001.

The following estimate of activity in your escrow account from 04/16 through 03/17 is provided for your information. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The Required Escrow Account Balance displays the amount actually required to be on hand as specified by Federal Law, State Law or your mortgage documents, and may include a cushion of up to 1/6th of your Annual Disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year.

Month	Anticipated Amount		Description	Projected Escrow	Required Escrow
	To Escrow	From Escrow		Account Balance	Account Balance
			Beginning Balance	\$2,987.01	\$1,022.53
April	495.90	233.89	MORTGAGE INS	3,249.02	1,284.54
May	495.90	233.89	MORTGAGE INS	3,511.03	1,546.55
June	495.90	233.89	MORTGAGE INS	3,773.04	1,808.56
June		1,284.54	COUNTY TAXES	2,488.50 (PLB)	524.02 (RLB)
July	495.90	233.89	MORTGAGE INS	2,750.51	786.03
August	495.90	233.89	MORTGAGE INS	3,012.52	1,048.04
September	495.90	233.89	MORTGAGE INS	3,274.53	1,310.05
October	495.90	233.89	MORTGAGE INS	3,536.54	1,572.06
November	495.90	233.89	MORTGAGE INS	3,798.55	1,834.07
December	495.90	233.89	MORTGAGE INS	4,060.56	2,096.08
January	495.90	233.89	MORTGAGE INS	4,322.57	2,358.09
January		1,284.54	COUNTY TAXES	3,038.03	1,073.55
February	495.90	233.89	MORTGAGE INS	3,300.04	1,335.56
February		575.00	HAZARD INS	2,725.04	760.56
March	495.90	233.89	MORTGAGE INS	2,987.05	1,022.57

\*\*\* CONTINUED ON NEXT PAGE \*\*\*



KRISTEN L STITSINGER  
FREDERICK STITSINGER  
8509 FOREST VALLEY DR  
CINCINNATI OH 45247


Loan No: [REDACTED] 4835

**\*\* CONTINUATION \*\***

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass. AS REQUIRED BY NEW YORK STATE LAW, if a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; 11) and Ninety percent of your wages or salary earned in the last sixty days.

This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.

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Los Angeles, CA 90051-4387

1-800-777-4001

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02/14/17

Loan No: 4835

KRISTEN L STITSINGER  
FREDERICK STITSINGER  
8509 FOREST VALLEY DR  
CINCINNATI OH 45247-1105



ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

As you know, we are required to maintain an escrow account which is used to pay your real estate taxes and/or insurance premiums. This account must be analyzed annually to determine whether enough funds are being collected monthly, and whether the account has a shortage or surplus based on the anticipated activity.

*PennyMac Loan Services, LLC is a debt collector. However, if you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is for informational purposes only and is not an attempt to collect a debt against you personally.*

PRESENT MORTGAGE PAYMENT

Your present payment consists of: Principal & Interest (P&I) \$1,200.65  
Escrow Deposit \$495.90

Total Mortgage Payment \$1,696.55

ANTICIPATED ANNUAL DISBURSEMENTS

These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due as defined by Federal Law. Based on these anticipated disbursements, the amount of your escrow deposit is calculated and displayed here.

Bills due in the upcoming year: MORTGAGE INS \$2,806.68  
COUNTY TAX \$1,109.58  
HAZARD INS \$752.00

Total Anticipated Annual Disbursements: \$4,668.26 One-Twelfth/Monthly Amount: \$389.03

If you have Private Mortgage Insurance (PMI) on your loan, and certain conditions are satisfied, you may be able to cancel the PMI coverage. Please contact us for additional information concerning your cancellation rights, if any.

ACCOUNT HISTORY

The following statement of activity in your escrow account from 04/2016 through 03/2017 displays actual activity as it occurred in your escrow account during that period. If you received Account Projections with a prior analysis, they are included again here for comparison.

Month	Payments		Disbursements		Description	Projected Escrow Account Balance	Actual Escrow Account Balance
	Projected	Actual	Projected	Actual			
					Beginning Balance	\$1,022.53	\$788.64
April	495.90	491.15 *	233.89	233.89	MORTGAGE INS	1,284.54	1,045.90
May	495.90	491.15 *	233.89	233.89	MORTGAGE INS	1,546.55	1,303.16
May				526.87 *	COUNTY TAXES	1,546.55	776.29
June	495.90	491.15 *	233.89	233.89	MORTGAGE INS	1,808.56	1,033.55
June			1,284.54		* COUNTY TAXES	524.02	1,033.55
July	495.90	491.15 *	233.89	233.89	MORTGAGE INS	786.03	1,290.81
August	495.90	495.90	233.89	233.89	MORTGAGE INS	1,048.04	1,552.82
September	495.90	495.90	233.89	233.89	MORTGAGE INS	1,310.05	1,814.83
October	495.90	495.90	233.89	233.89	MORTGAGE INS	1,572.06	2,076.84
November	495.90	495.90	233.89	233.89	MORTGAGE INS	1,834.07	2,338.85
December	495.90	495.90	233.89	233.89	MORTGAGE INS	2,096.08	2,600.86
January	495.90	495.90	233.89	233.89	MORTGAGE INS	2,358.09	2,862.87
January			1,284.54	554.79 *	COUNTY TAXES	1,073.55	2,308.08
February	495.90	495.90	233.89	233.89	MORTGAGE INS	1,335.56	2,570.09
February			575.00	752.00 *	HAZARD INS	760.56	1,818.09
March	495.90	495.90 E	233.89		E MORTGAGE INS	1,022.57	2,313.99

An asterisk (\*) beside an amount indicates a difference from projected activity either in the amount or the date. The letter E beside an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown.

\*\*\* CONTINUED ON REVERSE SIDE \*\*\*

1328-01-00-0003469-0001-0010412



SURPLUS

Customer Loan Number: 4835

Surplus Amount: \$1,848.67

Customer Name: KRISTEN L STITSINGER  
FREDERICK STITSINGER

If your loan is current as of the date of this analysis, your surplus of \$1,848.67 is made available to you either in the form of a check along with this statement, or will be sent to you under separate cover.

\*\* CONTINUATION \*\*

Last year we anticipated that Disbursements would be made from your Escrow Account during the period equaling \$5,950.76. Under Federal Law, your lowest monthly balance should not have exceeded \$991.80, or 1/6th of total anticipated payments from the account, unless your mortgage contract or State law specifies a lower amount.

Under your mortgage contract and State Law your lowest monthly balance should not have exceeded \$524.02. Your actual lowest monthly balance was greater than \$524.02. The items with an asterisk on your Account History may explain this. For a further explanation, call our toll-free number shown at the end of this statement.

ACCOUNT PROJECTIONS

**Your Projected Escrow Account Balance as of 03/31/17 is \$2,313.99. Your Required Beginning Escrow Balance according to this analysis should be \$465.32.**

This means you have a Surplus of \$1,848.67. This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. A check has either been included with this analysis statement for the amount of the surplus, or will be sent to you under separate cover.

Once during this period, your Required Escrow Account Balance should be reduced to \$310.28, as shown in February. This amount represents the cushion selected by us as allowed by your mortgage contract, Federal and State Law.

NEW MORTGAGE PAYMENT

Your new payment consists of: Principal & Interest (P&I) \$1,200.65  
 Escrow Deposit \$389.03

**New Mortgage Payment                      Beginning                      04/01/17                      \$1,589.68**

Should you have any questions about this Escrow Analysis, please call our Customer Service Department at (800)777-4001.

The following estimate of activity in your escrow account from 04/17 through 03/18 is provided for your information. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The Required Escrow Account Balance displays the amount actually required to be on hand as specified by Federal Law, State Law or your mortgage documents, and may include a cushion of up to 1/6th of your Annual Disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year.

Month	Anticipated Amount		Description	Projected Escrow	Required Escrow
	To Escrow	From Escrow		Account Balance	Account Balance
			<b>Beginning Balance</b>	<b>\$2,313.99</b>	<b>\$465.32</b>
April	389.03	233.89	MORTGAGE INS	2,469.13	620.46
May	389.03	233.89	MORTGAGE INS	2,624.27	775.60
June	389.03	233.89	MORTGAGE INS	2,779.41	930.74
June		554.79	COUNTY TAXES	2,224.62	375.95
July	389.03	233.89	MORTGAGE INS	2,379.76	531.09
August	389.03	233.89	MORTGAGE INS	2,534.90	686.23
September	389.03	233.89	MORTGAGE INS	2,690.04	841.37
October	389.03	233.89	MORTGAGE INS	2,845.18	996.51
November	389.03	233.89	MORTGAGE INS	3,000.32	1,151.65
December	389.03	233.89	MORTGAGE INS	3,155.46	1,306.79
January	389.03	233.89	MORTGAGE INS	3,310.60	1,461.93
January		554.79	COUNTY TAXES	2,755.81	907.14
February	389.03	233.89	MORTGAGE INS	2,910.95	1,062.28
<b>February</b>		<b>752.00</b>	<b>HAZARD INS</b>	<b>2,158.95 ( PLB )</b>	<b>310.28 ( RLB )</b>
March	389.03	233.89	MORTGAGE INS	2,314.09	465.42

\*\*\* CONTINUED ON NEXT PAGE \*\*\*





KRISTEN L STITSINGER  
FREDERICK STITSINGER  
8509 FOREST VALLEY DR  
CINCINNATI OH 45247-1105


Loan No: [REDACTED] 4835

**\*\* CONTINUATION \*\***

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass. AS REQUIRED BY NEW YORK STATE LAW, if a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; 11) and Ninety percent of your wages or salary earned in the last sixty days.

This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.

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P O Box 514387  
Los Angeles, CA 90051-4387

Check Number: 2103707  
Check Date: 02/15/2017  
Payee Code: 4835  
Batch: 88

Page 1 of 1



DISBURSEMENT CHECK VOUCHER

LOAN NUMBER	PAYEE LAST NAME	DESCRIPTION	TRAN CODE	DATE	AMOUNT
4835	KRISTEN L STITSINGER	Escrow Overage Refund	307	02/15/2017	\$*****1,848.67
Check Total:			1 item		\$*****1,848.67

1328-01-00-0003469-0003-0010414

**PennyMac**<sup>SM</sup>  
PennyMac Loan Services, LLC  
P.O. Box 514387 Los Angeles, CA 90051-4387

PENNYMAC LOAN SERVICES  
BANK OF AMERICA  
ESCROW DISBURSEMENT  
88 350 4835

CHECK NO	MO/DAY/YR
2103707	02/15/17

AMOUNT
\$*****1,848.67

FOR PAYMENT OF ESCROW TO MORTGAGOR

PAY: \*\*ONE THOUSAND EIGHT HUNDRED FORTY EIGHT AND 67/100

TO THE ORDER OF: KRISTEN L STITSINGER  
FREDERICK STITSINGER  
8509 FOREST VALLEY DR  
CINCINNATI OH 45247-1105

VOID IF NOT CASHED WITHIN 180 DAYS  
  
Anne B McMillion  
AUTHORIZED SIGNATURE





P.O. Box 514387  
Los Angeles, CA 90051 4387

## Escrow Account Disclosure Statement

**Statement Date:** February 14, 2018

**Loan Number:** [REDACTED] 4835

### Property Address:

8509 FOREST VALLEY DR  
CINCINNATI OH 45247



**Questions?** Visit our website @

**www.PennyMacUSA.com**

(800) 777 - 4001 (Se Habla Español)

M - F: 6:00 AM - 6:00 PM PT

Sat: 7:00 AM - 11:00 AM PT

002539  
\*12\*



▲ 002539 209

KRISTEN L STITSINGER  
FREDERICK STITSINGER  
8509 FOREST VALLEY DR  
CINCINNATI, OH 45247-1105

## Annual Escrow Account Review

At least once each year, PennyMac Loan Services, LLC ("PennyMac") reviews your escrow account to make sure there is enough money to pay your property taxes and/or insurance premiums. This statement informs you of any adjustments to your monthly payment, shows you how much money you currently have in your escrow account and how much you will need in the next 12 months.

## Your New Mortgage Payment

During the next year, your escrow account balance is projected to have a shortage and/or escrow reserve payment (meaning not enough funds to pay your taxes and/or insurance as they come due). See Your Escrow Shortage and/or Escrow Reserve section on page 3 for more details.

**Option A:** If you choose not to pay the shortage and/or escrow reserve in full, no action is required. The shortage will be automatically spread over 12 months. Your new mortgage payment will be \$2,540.51 starting on April 1, 2018.

**Option B:** If you choose to pay your shortage and/or escrow reserve of \$7,035.66 in full, your new mortgage payment will be \$1,954.21 starting on April 1, 2018. To pay the shortage and/or escrow reserve, you can use the coupon below, pay online or call our Customer Service Department at the number listed above.

Description	Current Monthly Payment Amount	Option A Spread Shortage Over 12 Months	Option B Pay Shortage and/or Reserve In Full
Principal and Interest	\$1,200.65	\$1,200.65	\$1,200.65
Escrow Payment	\$389.03	\$753.56	\$753.56
Shortage Payment	\$0.00	\$499.69	\$0.00
Escrow Reserve Payment	\$0.00	\$86.61	\$0.00
<b>Total Payment Amount</b>	<b>\$1,589.68</b>	<b>\$2,540.51</b>	<b>\$1,954.21</b>



**Escrow Shortage and/or Escrow Reserve Amount:** \$7,035.66

Payment Due Date: April 01, 2018

Make check payable to: PENNYMAC LOAN SERVICES, LLC

**Loan Number:** [REDACTED] 4835

**Escrow Shortage Amount Enclosed: \$** [REDACTED]

Mail To: [REDACTED] AC LOAN SERVICES, LLC  
PO BOX 660929  
DALLAS, TX 75266-0929

[REDACTED] N L STITSINGER  
FREDERICK STITSINGER  
8509 FOREST VALLEY DR  
CINCINNATI, OH 45247-1105

4835



**Projected Escrow Account Activity**

Over the next year, PennyMac expects to pay \$9,042.78 from your escrow account. Your new monthly escrow payment is \$753.56.

Escrow Item Description	Annual Amount	Monthly Amount
Hazard Ins:	\$829.00	
Mortgage Insurance:	\$2,806.68	
County Tax:	\$5,407.10	
Total Payments from Escrow:	\$9,042.78	÷ 12 = \$753.56

Below is a projection of escrow account activity from April 01, 2018 through March 31, 2019. These amounts may change when the actual payments become due.

Month	Escrow Deposit(s)	Tax Payment(s)	Insurance Payment(s)	Mortgage Insurance Payment(s)	Projected Balance
Beginning Escrow Balance					(\$4,851.78)
Apr 2018	\$753.56	\$0.00	\$0.00	\$233.89	(\$4,332.11)
May 2018	\$753.56	\$0.00	\$0.00	\$233.89	(\$3,812.44)
Jun 2018	\$753.56	\$2,703.55	\$0.00	\$233.89	(\$5,996.32) <sup>1</sup>
Jul 2018	\$753.56	\$0.00	\$0.00	\$233.89	(\$5,476.65)
Aug 2018	\$753.56	\$0.00	\$0.00	\$233.89	(\$4,956.98)
Sep 2018	\$753.56	\$0.00	\$0.00	\$233.89	(\$4,437.31)
Oct 2018	\$753.56	\$0.00	\$0.00	\$233.89	(\$3,917.64)
Nov 2018	\$753.56	\$0.00	\$0.00	\$233.89	(\$3,397.97)
Dec 2018	\$753.56	\$0.00	\$0.00	\$233.89	(\$2,878.30)
Jan 2019	\$753.56	\$2,703.55	\$0.00	\$233.89	(\$5,062.18)
Feb 2019	\$753.56	\$0.00	\$829.00	\$233.89	(\$5,371.51)
Mar 2019	\$753.56	\$0.00	\$0.00	\$233.89	(\$4,851.84)
Ending Escrow Balance					(\$4,851.84)
Totals	\$9,042.72	\$5,407.10	\$829.00	\$2,806.68	

<sup>1</sup> Lowest projected balance.

**Important Information About Mailed Payments**

- **Payments with a coupon are processed the same day as receipt when received prior to 8:00 AM PST. Overnight payments with a coupon are processed the same day as receipt when received prior to 10:30 AM PST. Payments not processed the same day are effective dated to the date of receipt.**
- **Please make checks payable to PennyMac Loan Services, LLC. Postdated checks are processed the same date as receipt.**
- **Please do not send cash. Payment instructions are limited to the information provided by PennyMac on the payment coupon only.**
- **Please sign and write your account number on your check or money order.**

**Periodic & Partial Payment Policy**

If you send us your payment with additional funds and don't specify how you want that money applied, we will first post payment(s) to bring your loan current. Any remaining money will then be applied based on a payment hierarchy towards outstanding escrow shortages and fees before any funds are posted as a principal reduction. Funds may be applied based on the perceived customer intent. For example, if the received amount is equal to the periodic payment due plus an exact match to outstanding late charges due on the loan, PennyMac may apply the excess funds to late charges due amounts rather than applying excess funds to an escrow shortage based on the payment hierarchy. If the money you sent wasn't enough for a payment, it will be applied to your loan as unapplied funds. For escrowed loans, we will accept a payment that is less than your periodic payment by an amount up to \$50.00. PennyMac will short your escrow account by the amount necessary to make the full periodic payment. Please note this may cause an escrow shortage in the future, which will result in an increase in your payment. For non-escrowed loans, we will accept a payment that is less than your periodic payment by an amount up to \$10.00. We will use a corporate advance, which will be billed to your account, to make the full periodic payment. Depending on the requirements of your loan documents, owner/insurer/guarantor of your loan or applicable law, and depending on the status of your account, partial payments that are outside the tolerances described above may be promptly returned to you, applied to your account, or held in a non-interest bearing account until additional funds sufficient to equal a periodic payment are received.

**Your Escrow Shortage and/or Reserve**

Based on the projected activity above, our review shows that your escrow balance is less than \$0. This means you have a deficiency (meaning negative balance) of (\$5,006.92), a shortage of (\$5,996.32), and an additional required balance of \$1,039.34 to satisfy the reserve.

Lowest Projected Balance	(\$5,996.32)
Minimum Required Balance	\$1,039.34
Escrow Shortage and/or Escrow Reserve	\$7,035.66

PennyMac requires a minimum balance up to one-sixth of the estimated total annual payments from your escrow account, unless state law or your mortgage contract requires less, to help cover any unexpected increases in taxes and/or insurance. The minimum required balance does not include mortgage insurance.

**Escrow Account History**

The following is the statement of activity in your escrow account from April 01, 2017 through March 31, 2018.

Last year, we anticipated that payments from your account would be made during this period equaling \$4,668.26. Your lowest monthly balance should not have exceeded \$310.28, or 1/6 of anticipated payments from the account, unless your mortgage contract or state law specifies a lower amount.

The table below shows the Projected and Actual account history for the previous escrow account period.

Month	Payments		Disbursements				Escrow Balance	
	Projected	Actual	Projected	Description	Actual	Description	Projected	Actual
<b>Beginning Escrow Balance</b>							\$465.32	(\$506.99)
Apr 2017	\$389.03	\$559.35 *	\$233.89	MIP/PMI	\$233.89	MIP/PMI	\$620.46	(\$181.53)
May 2017	\$389.03	\$559.35 *	\$233.89	MIP/PMI	\$5,343.33 *	County Tax, MIP/PMI, Misc Tax	\$775.60	(\$4,965.51)
Jun 2017	\$389.03	\$1,118.70 *	\$788.68	County Tax, MIP/PMI	\$233.89 *	MIP/PMI	\$375.95	(\$4,080.70)
Jul 2017	\$389.03	\$0.00 *	\$233.89	MIP/PMI	\$233.89	MIP/PMI	\$531.09	(\$4,314.59)
Aug 2017	\$389.03	\$559.35 *	\$233.89	MIP/PMI	\$233.89	MIP/PMI	\$686.23	(\$3,989.13)
Sep 2017	\$389.03	\$619.42 *	\$233.89	MIP/PMI	\$293.96 *	Esc Refund, MIP/PMI	\$841.37	(\$3,663.67)
Oct 2017	\$389.03	\$559.35 *	\$233.89	MIP/PMI	\$233.89	MIP/PMI	\$996.51	(\$3,338.21)
Nov 2017	\$389.03	\$559.35 *	\$233.89	MIP/PMI	\$233.89	MIP/PMI	\$1,151.65	(\$3,012.75)
Dec 2017	\$389.03	\$559.35 *	\$233.89	MIP/PMI	(\$488.11) *	Haz Ins Ref, MIP/PMI	\$1,306.79	(\$1,965.29)
Jan 2018	\$389.03	\$559.35 *	\$788.68	County Tax, MIP/PMI	\$3,766.44 *	County Tax, Hazard Ins, MIP/PMI	\$907.14	(\$5,172.38) <sup>2</sup>
Feb 2018	\$389.03	\$399.35 *	\$985.89	Hazard Ins, MIP/PMI	\$233.89 *	MIP/PMI	\$310.28	(\$5,006.92)
Mar 2018	\$389.03	\$389.03 E	\$233.89	MIP/PMI	\$233.89 E	MIP/PMI	\$465.42	(\$4,851.78)
<b>Ending Escrow Balance</b>							\$465.42	(\$4,851.78)
<b>Totals</b>	\$4,668.36	\$6,441.95	\$4,668.26		\$10,786.74			

<sup>2</sup> Lowest actual balance.

An asterisk "\*" beside an amount indicates a difference from projected activity, either in the amount or the date.

The letter 'E' beside an amount indicates that the payment has not yet occurred, but is estimated to occur as shown.

At the time of analysis, PennyMac assumes that you will make all scheduled mortgage payments by or before the effective date of your new payment (shown in the Projected Escrow Account Activity section above).

## Other Important Information

## How to Contact Us



www.PennyMacUSA.com

Available 24/7 on all your devices:

PC, Tablet, and Mobile.

El sitio web y las declaraciones están disponibles en español.

Go Paperless today!



PennyMac Customer Service:

(800) 777 4001

M F: 6:00 AM 6:00 PM PT

Sat: 7:00 AM 11:00 AM PT

Fax: (866) 577 7205



PennyMac Loan Services, LLC

Attn: Correspondence Unit

P.O. Box 514387

Los Angeles, CA 90051 4387

Notices of error or information requests **must** be mailed to this address.

## How to Make a Payment

**Auto-Pay** \*: Enroll in Auto Pay, on our website, to set up recurring payments from the bank account of your choice.**Pay Online**: Make a one time payment on our website.**Pay-by-Phone**: (800) 777 4001  
(Fees may apply to use this service)**Western Union**:

Code City: PennyMac

Pay To: PennyMac Loan Services

Code State: CA

ID Number: Enter Loan Number

**Check** \*\*: Mail to PennyMac:**Standard Address**: P.O. Box 660929

Dallas, TX 75266 0929

**Overnight Address**:

Attn: Lockbox Operations POB 30597

20500 Belshaw Ave.

Carson, CA 90746

## Tax and Insurance Information

**Property Tax Bills:**If you receive a tax bill, you do not need to take any action. (**Please note**: Supplemental/ Additional tax bills are the responsibility of the homeowner; PennyMac will pay them from the escrow account upon request.)**General Insurance Questions**: (866) 318 0208**Insurance Information**: Any time there is a change to your insurance policy please provide your insurance carrier the following information:**Mortgagee Clause**:

PennyMac Loan Services, LLC

Its Successors and/or Assigns

P.O. Box 6618

Springfield, OH 45501 6618

## Credit Reporting Information

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

## Important Consumer Information

This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.

**Requests for prior payment adjustments**: To request funds for a prior payment be applied differently, you **must** notify PennyMac within 90 days of the original transaction. After 90 days, we will only change the application of funds if the transaction was applied contrary to your documented instructions.*\* If you are enrolled in a PennyMac Auto Pay program, and received a payment change notification, the new payment amount will be drafted on your scheduled draft date. (The principal curtailment amount will not change.) If you pay via online bill payment, please update the payment amount with your financial institution to ensure timely processing of your payment.**\*\* When you pay with a check, you authorize PennyMac either to use information from your check to make a one time electronic fund transfer (EFT) from your account, or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your account on the same day PennyMac receives your payment. Please note that your financial institution will not send back your check. If funds are returned unpaid, a return service charge may be assessed to your loan whether processing your payment as a check or an EFT, as allowed by applicable law.*

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass. AS REQUIRED BY NEW YORK STATE LAW, if a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; 11) and Ninety percent of your wages or salary earned in the last sixty days. PennyMac Loan Services, LLC is registered with the Superintendent of the New York State Department of Financial Services (Department). You may file complaints about PennyMac with the Department. You may obtain further information from the Department by calling the Department's Consumer Assistance Unit at 1 800 342 3736 or by visiting www.dfs.ny.gov.



Equal Housing Opportunity © 2008 2018 PennyMac Loan Services, LLC, 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361, 818 224 7442. NMLS ID # 35953 (www.nmlsconsumeraccess.org). Trade/service marks are the property of PennyMac Loan Services, LLC and/or its subsidiaries or affiliates. Arizona Mortgage Banker License # 0911088. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. Colorado: Regulated by the Division of Real Estate. Colorado office: 700 17th St, Suite 200, Denver, CO 80202, (866) 436 4766. Georgia Residential Mortgage Licensee #33027. Illinois Residential Mortgage Licensee # MB.6760595. Massachusetts Mortgage Lender License # ML35953. Minnesota: This is not an offer to enter into an agreement and an offer may only be made pursuant to Minn. Stat. §47.206 (3) & (4). Licensed by the N.J. Department of Banking and Insurance. North Carolina Permit No. 104753, 112228. Rhode Island Lender License # 20092600LL. Washington Consumer Loan License # CL 35953. For more information, please visit www.pennymacusa.com/state/licenses. Loans not available in New York. Some products may not be available in all states. Information, rates and pricing are subject to change without prior notice at the sole discretion of PennyMac Loan Services, LLC. All loan programs subject to borrowers meeting appropriate underwriting conditions. This is not a commitment to lend. Other restrictions apply. All rights reserved. (01 2018)



P.O. Box 514387  
Los Angeles, CA 90051 4387

## Escrow Account Disclosure Statement

**Statement Date:** September 10, 2018

**Loan Number:** [REDACTED] 4835

### Property Address:

8509 FOREST VALLEY DR  
CINCINNATI OH 45247



**Questions?** Visit our website @

**www.PennyMacUSA.com**

(800) 777 - 4001 (Se Habla Español)

M - F: 6:00 AM - 6:00 PM PT

Sat: 7:00 AM - 11:00 AM PT



▲ 000096 210

KRISTEN L STITSINGER  
FREDERICK STITSINGER  
8509 FOREST VALLEY DR  
CINCINNATI, OH 45247-1105

## Annual Escrow Account Review

At least once each year, PennyMac Loan Services, LLC ("PennyMac") reviews your escrow account to make sure there is enough money to pay your property taxes and/or insurance premiums. This statement informs you of any adjustments to your monthly payment, shows you how much money you currently have in your escrow account and how much you will need in the next 12 months.

## Your New Mortgage Payment

During the next year, your escrow account balance is projected to have a surplus (meaning more funds than necessary to pay your taxes and/or insurance as they come due). See Your Escrow Surplus on page 2 for more details.

Description	Current Monthly Payment Amount	New Monthly Payment Amount
Principal and Interest	\$1,200.65	\$1,200.65
Escrow Payment	\$753.56	\$750.85
Shortage Payment	\$499.69	\$0.00
Escrow Reserve Payment	\$86.61	\$0.00
<b>Total Payment Amount</b>	<b>\$2,540.51</b>	<b>\$1,951.50</b>

Please start making the 'New Monthly Payment Amount' on August 01, 2018. Payments due prior to this date should be made at the 'Current Monthly Payment Amount' shown.

## Projected Escrow Account Activity

Over the next year, PennyMac expects to pay \$9,010.20 from your escrow account. Your new monthly escrow payment is \$750.85.

Escrow Item Description	Annual Amount	Monthly Amount
Hazard Ins:	\$829.00	
County Tax:	\$5,374.52	
Mortgage Insurance:	\$2,806.68	
<b>Total Payments from Escrow:</b>	<b>\$9,010.20</b>	<b>÷ 12 = \$750.85</b>

**Projected Escrow Account Activity (Continued)**

Below is a projection of escrow account activity from August 01, 2018 through July 31, 2019. These amounts may change when the actual payments become due.

Month	Escrow Deposit(s)	Tax Payment(s)	Insurance Payment(s)	Mortgage Insurance Payment(s)	Projected Balance
Beginning Escrow Balance					\$1,549.82
Aug 2018	\$750.85	\$0.00	\$0.00	\$0.00	\$2,300.67
Sep 2018	\$750.85	\$0.00	\$0.00	\$233.89	\$2,817.63
Oct 2018	\$750.85	\$0.00	\$0.00	\$233.89	\$3,334.59
Nov 2018	\$750.85	\$0.00	\$0.00	\$233.89	\$3,851.55
Dec 2018	\$750.85	\$0.00	\$0.00	\$233.89	\$4,368.51
Jan 2019	\$750.85	\$2,687.26	\$0.00	\$233.89	\$2,198.21
Feb 2019	\$750.85	\$0.00	\$829.00	\$233.89	\$1,886.17
Mar 2019	\$750.85	\$0.00	\$0.00	\$233.89	\$2,403.13
Apr 2019	\$750.85	\$0.00	\$0.00	\$233.89	\$2,920.09
May 2019	\$750.85	\$0.00	\$0.00	\$233.89	\$3,437.05
Jun 2019	\$750.85	\$2,687.26	\$0.00	\$233.89	\$1,266.75 <sup>1</sup>
Jul 2019	\$750.85	\$0.00	\$0.00	\$233.89	\$1,783.71
Ending Escrow Balance					\$1,783.71
Totals	\$9,010.20	\$5,374.52	\$829.00	\$2,572.79	

<sup>1</sup> Lowest projected balance.

**Your Escrow Surplus**

Based on the projected activity above, our review shows that you will have a surplus of \$232.84. Due to your loan being in a delinquent status, this surplus amount will remain in your escrow account.

Lowest Projected Balance	\$1,266.75
Minimum Required Balance	\$1,033.91
Escrow Surplus	\$232.84

PennyMac requires a minimum balance up to one-sixth of the estimated total annual payments from your escrow account, unless state law or your mortgage contract requires less, to help cover any unexpected increase in taxes and/or insurance. The minimum required balance does not include mortgage insurance.



**Escrow Account History**

The following is the statement of activity in your escrow account from July 01, 2018 through September 09, 2018.

Last year, we anticipated that payments from your account would be made during this period equaling \$701.67. Your lowest monthly balance should not have exceeded \$0.00, or 1/6 of anticipated payments from the account, unless your mortgage contract or state law specifies a lower amount.

Your actual lowest monthly balance was greater than \$0.00. The items with an asterisk on the table below may explain this.

The table below shows the Projected and Actual account history for the previous escrow account period.

Month	Payments		Disbursements			Escrow Balance		
	Projected	Actual	Projected	Description	Actual	Description	Projected	Actual
<b>Beginning Escrow Balance</b>							(\$4,050.81)	(\$5,390.67)
Jul 2018	\$750.85	\$0.00 *	\$233.89	MIP/PMI	\$233.89	MIP/PMI	(\$3,533.85)	(\$5,624.56) <sup>2</sup>
Aug 2018	\$750.85	\$3,577.03 *	\$233.89	MIP/PMI	\$233.89	MIP/PMI	(\$3,016.89)	(\$2,281.42)
Sep 2018	\$750.85	\$7,408.27 *E	\$233.89	MIP/PMI	\$3,577.03 *	Reversal	(\$2,499.93)	\$1,549.82
<b>Ending Escrow Balance</b>							(\$2,499.93)	\$1,549.82
<b>Totals</b>	\$2,252.55	\$10,985.30	\$701.67		\$4,044.81			

<sup>2</sup> Lowest actual balance.




An asterisk "\*" beside an amount indicates a difference from projected activity, either in the amount or the date.

The letter 'E' beside an amount indicates that the payment has not yet occurred, but is estimated to occur as shown.

At the time of analysis, PennyMac assumes that you will make all scheduled mortgage payments by or before the effective date of your new payment (shown in the Projected Escrow Account Activity section above).

000096  
\*22\*

## Other Important Information

How to Contact Us	 <a href="http://www.PennyMacUSA.com">www.PennyMacUSA.com</a> Available 24/7 on all your devices: PC, Tablet, and Mobile. <i>El sitio web y las declaraciones están disponibles en español.</i> <b>Go Paperless today!</b>	 <a href="#">PennyMac Customer Service:</a> (800) 777 - 4001 M - F: 6:00 AM - 6:00 PM PT Sat: 7:00 AM - 11:00 AM PT <b>Fax:</b> (866) 577 - 7205	 PennyMac Loan Services, LLC Attn: Correspondence Unit P.O. Box 514387 Los Angeles, CA 90051-4387 Notices of error or information requests <b>must</b> be mailed to this address.
How to Make a Payment	<b>Auto-Pay</b> *: Enroll in Auto-Pay, on our website, to set up recurring payments from the bank account of your choice. <b>Pay Online:</b> Make a one-time payment on our website.	<b>Pay-by-Phone:</b> (800) 777-4001 <i>(Fees may apply to use this service)</i> <b>Western Union:</b> Code City: PennyMac Pay To: PennyMac Loan Services Code State: CA ID Number: Enter Loan Number	<b>Check</b> **: Mail to PennyMac: <b>Standard Address:</b> P.O. Box 660929 Dallas, TX 75266-0929 <b>Overnight Address:</b> Attn: Lockbox Operations POB 30597 20500 Belshaw Ave. Carson, CA 90746
Tax and Insurance Information	<b>Property Tax Bills:</b> If you receive a tax bill, you do not need to take any action. ( <b>Please note:</b> Supplemental/ Additional tax bills are the responsibility of the homeowner; PennyMac will pay them from the escrow account upon request.)	<b>General Insurance Questions:</b> (866) 318-0208 <b>Insurance Information:</b> Any time there is a change to your insurance policy please provide your insurance carrier the following information: <b>Mortgagee Clause:</b> PennyMac Loan Services, LLC Its Successors and/or Assigns P.O. Box 6618 Springfield, OH 45501-6618	
Credit Reporting Information	We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.		
Important Consumer Information	This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.		

**Requests for prior payment adjustments:** To request funds for a prior payment be applied differently, you **must** notify PennyMac within 90 days of the original transaction. After 90 days, we will only change the application of funds if the transaction was applied contrary to your documented instructions.

\* If you are enrolled in a PennyMac Auto-Pay program, and received a payment change notification, the new payment amount will be drafted on your scheduled draft date. (The principal curtailment amount will not change.) If you pay via online bill payment, please update the payment amount with your financial institution to ensure timely processing of your payment.

\*\* When you pay with a check, you authorize PennyMac either to use information from your check to make a one-time electronic fund transfer (EFT) from your account, or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your account on the same day PennyMac receives your payment. Please note that your financial institution will not send back your check. If funds are returned unpaid, a return service charge may be assessed to your loan whether processing your payment as a check or an EFT, as allowed by applicable law.

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

**NEW YORK** - If a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; and 11) Ninety percent of your wages or salary earned in the last sixty days. PennyMac Loan Services, LLC is registered with the Superintendent of the New York State Department of Financial Services (Department). You may file complaints about PennyMac with the Department. You may obtain further information from the Department by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting [www.dfs.ny.gov](http://www.dfs.ny.gov).

**OREGON** - Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call (866) 814-9710 or visit <http://dfr.oregon.gov>.



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P.O. Box 514387  
Los Angeles, CA 90051 4387

## Escrow Account Disclosure Statement

**Statement Date:** June 26, 2019

**Loan Number:** [REDACTED] 4835

### Property Address:

8509 FOREST VALLEY DR  
CINCINNATI OH 45247

**Questions?** Visit our website @  
**www.PennyMacUSA.com**  
(800) 777 - 4001 (Se Habla Español)  
M - F: 6:00 AM - 6:00 PM PT  
Sat: 7:00 AM - 11:00 AM PT

## Annual Escrow Account Review

At least once each year, PennyMac Loan Services, LLC ("PennyMac") reviews your escrow account to make sure there is enough money to pay your property taxes and/or insurance premiums. This statement informs you of any adjustments to your monthly payment, shows you how much money you currently have in your escrow account and how much you will need in the next 12 months.

## Your New Mortgage Payment

During the next year, your escrow account balance is projected to have a shortage and/or escrow reserve payment (meaning not enough funds to pay your taxes and/or insurance as they come due). See Your Escrow Shortage and/or Escrow Reserve section on page 3 for more details.

**Option A:** If you choose not to pay the shortage and/or escrow reserve in full, no action is required. The shortage will be automatically spread over 12 months. Your new mortgage payment will be \$2,073.55 starting on August 1, 2019.

**Option B:** If you choose to pay your shortage and/or escrow reserve of \$1,095.97 in full, your new mortgage payment will be \$1,982.22 starting on August 1, 2019. To pay the shortage and/or escrow reserve, you can use the coupon below, pay online or call our Customer Service Department at the number listed above.

Description	Current Monthly Payment Amount	Option A Spread Shortage Over 12 Months	Option B Pay Shortage and/or Reserve In Full
Principal and Interest	\$1,200.65	\$1,200.65	\$1,200.65
Escrow Payment	\$750.85	\$781.57	\$781.57
Shortage Payment	\$0.00	\$0.05	\$0.00
Escrow Reserve Payment	\$0.00	\$91.28	\$0.00
<b>Total Payment Amount</b>	<b>\$1,951.50</b>	<b>\$2,073.55</b>	<b>\$1,982.22</b>



### Escrow Shortage and/or Escrow Reserve Amount: \$1,095.97

Payment Due Date: August 01, 2019

Make check payable to: PENNYMAC LOAN SERVICES, LLC

**Loan Number:** [REDACTED] 4835

Mail To: [REDACTED] AC LOAN SERVICES, LLC  
PO BOX 660929  
DALLAS, TX 75266-0929

**Escrow Shortage Amount Enclosed: \$** [REDACTED]

[REDACTED] N L STITSINGER  
FREDERICK STITSINGER  
8509 FOREST VALLEY DR  
CINCINNATI, OH 45247-1105

**Projected Escrow Account Activity**

Over the next year, PennyMac expects to pay \$9,378.94 from your escrow account. Your new monthly escrow payment is \$781.57.

Escrow Item Description	Annual Amount	Monthly Amount
Mortgage Insurance:	\$2,806.68	
Hazard Ins:	\$897.00	
County Tax:	\$5,675.26	
Total Payments from Escrow:	\$9,378.94	÷ 12 = \$781.57

Below is a projection of escrow account activity from August 01, 2019 through July 31, 2020. These amounts may change when the actual payments become due.

Month	Escrow Deposit(s)	Tax Payment(s)	Insurance Payment(s)	Mortgage Insurance Payment(s)	Projected Balance
Beginning Escrow Balance					\$547.18
Aug 2019	\$781.57	\$0.00	\$0.00	\$233.89	\$1,094.86
Sep 2019	\$781.57	\$0.00	\$0.00	\$233.89	\$1,642.54
Oct 2019	\$781.57	\$0.00	\$0.00	\$233.89	\$2,190.22
Nov 2019	\$781.57	\$0.00	\$0.00	\$233.89	\$2,737.90
Dec 2019	\$781.57	\$0.00	\$0.00	\$233.89	\$3,285.58
Jan 2020	\$781.57	\$2,837.63	\$0.00	\$233.89	\$995.63
Feb 2020	\$781.57	\$0.00	\$897.00	\$233.89	\$646.31
Mar 2020	\$781.57	\$0.00	\$0.00	\$233.89	\$1,193.99
Apr 2020	\$781.57	\$0.00	\$0.00	\$233.89	\$1,741.67
May 2020	\$781.57	\$0.00	\$0.00	\$233.89	\$2,289.35
Jun 2020	\$781.57	\$2,837.63	\$0.00	\$233.89	(\$0.60) <sup>1</sup>
Jul 2020	\$781.57	\$0.00	\$0.00	\$233.89	\$547.08
Ending Escrow Balance					\$547.08
Totals	\$9,378.84	\$5,675.26	\$897.00	\$2,806.68	

<sup>1</sup> Lowest projected balance.

**Important Information About Mailed Payments**

- **Payments with a coupon are processed the same day as receipt when received prior to 8:00 AM PST. Overnight payments with a coupon are processed the same day as receipt when received prior to 10:30 AM PST. Payments not processed the same day are effective dated to the date of receipt.**
- **Please make checks payable to PennyMac Loan Services, LLC. Postdated checks are processed the same date as receipt.**
- **Please do not send cash. Payment instructions are limited to the information provided by PennyMac on the payment coupon only.**
- **Please sign and write your account number on your check or money order.**

**Periodic & Partial Payment Policy**

If you send us your payment with additional funds and don't specify how you want that money applied, we will first post payment(s) to bring your loan current. Any remaining money will then be applied based on a payment hierarchy towards outstanding escrow shortages and fees before any funds are posted as a principal reduction. Funds may be applied based on the perceived customer intent. For example, if the received amount is equal to the periodic payment due plus an exact match to outstanding late charges due on the loan, PennyMac may apply the excess funds to late charges due amounts rather than applying excess funds to an escrow shortage based on the payment hierarchy. If the money you sent wasn't enough for a payment, it will be applied to your loan as unapplied funds. For escrowed loans, we will accept a payment that is less than your periodic payment by an amount up to \$50.00. PennyMac will short your escrow account by the amount necessary to make the full periodic payment. Please note this may cause an escrow shortage in the future, which will result in an increase in your payment. For non-escrowed loans, we will accept a payment that is less than your periodic payment by an amount up to \$10.00. We will use a corporate advance, which will be billed to your account, to make the full periodic payment. Depending on the requirements of your loan documents, owner/ insurer/guarantor of your loan or applicable law, and depending on the status of your account, partial payments that are outside the tolerances described above may be promptly returned to you, applied to your account, or held in a non-interest bearing account until additional funds sufficient to equal a periodic payment are received.

**Your Escrow Shortage and/or Reserve**

Based on the projected activity above, our review shows that your escrow balance is less than \$0. This means you have a deficiency (meaning negative balance) of (\$1,471.48), a shortage of (\$0.60), and an additional required balance of \$1,095.37 to satisfy the reserve. See the lowest projected balance in the table above to find out when this will occur.

Lowest Projected Balance	(\$0.60)
Minimum Required Balance	\$1,095.37
Escrow Shortage and/or Escrow Reserve	\$1,095.97

PennyMac requires a minimum balance up to one-sixth of the estimated total annual payments from your escrow account, unless state law or your mortgage contract requires less, to help cover any unexpected increases in taxes and/or insurance. The minimum required balance does not include mortgage insurance.

**Escrow Account History**

The following is the statement of activity in your escrow account from August 01, 2018 through July 31, 2019.

Last year, we anticipated that payments from your account would be made during this period equaling \$8,776.31. Your lowest monthly balance should not have exceeded \$1,033.91, or 1/6 of anticipated payments from the account, unless your mortgage contract or state law specifies a lower amount.

The table below shows the Projected and Actual account history for the previous escrow account period.

Month	Payments		Disbursements		Escrow Balance	
	Projected	Actual	Projected	Description	Actual	Description
<b>Beginning Escrow Balance</b>						Projected Actual
						\$1,549.82 (\$5,624.56)
Aug 2018	\$750.85	\$3,577.03 *	\$0.00		\$233.89 *	MIP/PMI \$2,300.67 (\$2,281.42) <sup>2</sup>
Sep 2018	\$750.85	\$7,408.27 *	\$233.89	MIP/PMI	\$4,660.92 *	MIP/PMI, Reversal \$2,817.63 \$465.93
Oct 2018	\$750.85	\$750.85	\$233.89	MIP/PMI	\$233.89	MIP/PMI \$3,334.59 \$982.89
Nov 2018	\$750.85	\$750.85	\$233.89	MIP/PMI	\$233.89	MIP/PMI \$3,851.55 \$1,499.85
Dec 2018	\$750.85	\$750.85	\$233.89	MIP/PMI	\$3,089.31 *	County Tax, MIP/PMI \$4,368.51 (\$838.61)
Jan 2019	\$750.85	\$750.85	\$2,921.15	County Tax, MIP/PMI	\$1,130.89 *	Hazard Ins, MIP/PMI \$2,198.21 (\$1,218.65)
Feb 2019	\$750.85	\$750.85	\$1,062.89	Hazard Ins, MIP/PMI	\$233.89 *	MIP/PMI \$1,886.17 (\$701.69)
Mar 2019	\$750.85	\$750.85	\$233.89	MIP/PMI	\$233.89	MIP/PMI \$2,403.13 (\$184.73)
Apr 2019	\$750.85	\$750.85	\$233.89	MIP/PMI	\$233.89	MIP/PMI \$2,920.09 \$332.23
May 2019	\$750.85	\$750.85	\$233.89	MIP/PMI	\$3,071.52 *	County Tax, MIP/PMI \$3,437.05 (\$1,988.44)
Jun 2019	\$750.85	\$750.85	\$2,921.15	County Tax, MIP/PMI	\$233.89 *	MIP/PMI \$1,266.75 (\$1,471.48)
Jul 2019	\$750.85	\$2,252.55 *E	\$233.89	MIP/PMI	\$233.89 E	MIP/PMI \$1,783.71 \$547.18
<b>Ending Escrow Balance</b>						\$1,783.71 \$547.18
<b>Totals</b>	\$9,010.20	\$19,995.50	\$8,776.31		\$13,823.76	

<sup>2</sup> Lowest actual balance.

An asterisk "\*" beside an amount indicates a difference from projected activity, either in the amount or the date.


The letter 'E' beside an amount indicates that the payment has not yet occurred, but is estimated to occur as shown.


At the time of analysis, PennyMac assumes that you will make all scheduled mortgage payments by or before the effective date of your new payment (shown in the Projected Escrow Account Activity section above).



## Other Important Information

## How to Contact Us

 [www.PennyMacUSA.com](http://www.PennyMacUSA.com)  
Available 24/7 on all your devices:  
PC, Tablet, and Mobile.  
*El sitio web y las declaraciones están disponibles en español.*  
**Go Paperless today!**

 **PennyMac Customer Service:**  
(800) 777 - 4001  
M - F: 6:00 AM - 6:00 PM PT  
Sat: 7:00 AM - 11:00 AM PT  
**Fax:** (866) 577 - 7205

☒ **PennyMac Loan Services, LLC**  
Attn: Correspondence Unit  
P.O. Box 514387  
Los Angeles, CA 90051-4387  
Notices of error or information requests **must** be mailed to this address.

## How to Make a Payment

**Auto-Pay** \*: Enroll in Auto-Pay, on our website, to set up recurring payments from the bank account of your choice.  
**Pay Online:** Make a one-time payment on our website.

**Pay-by-Phone:** (800) 777-4001  
(Fees may apply to use this service)  
**Western Union:**  
Code City: PennyMac  
Pay To: PennyMac Loan Services  
Code State: CA  
ID Number: Enter Loan Number

**Check** \*\*: Mail to PennyMac:  
**Standard Address:** P.O. Box 660929  
Dallas, TX 75266-0929  
**Overnight Address:**  
Attn: Lockbox Operations  
20500 Belshaw Ave.  
Carson, CA 90746

## Tax and Insurance Information

**Property Tax Bills:**

If you receive a tax bill, you do not need to take any action. (**Please note:** Supplemental/ Additional tax bills are the responsibility of the homeowner; PennyMac will pay them from the escrow account upon request.)

**General Insurance Questions:** (866) 318-0208

**Insurance Information:** Any time there is a change to your insurance policy please provide your insurance carrier the following information:

**Mortgagee Clause:**

PennyMac Loan Services, LLC  
Its Successors and/or Assigns  
P.O. Box 6618  
Springfield, OH 45501-6618

## Credit Reporting Information

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

## Important Consumer Information

This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.

**Requests for prior payment adjustments:** To request funds for a prior payment be applied differently, you **must** notify PennyMac within 90 days of the original transaction. After 90 days, we will only change the application of funds if the transaction was applied contrary to your documented instructions.

\* If you are enrolled in a PennyMac Auto-Pay program, and received a payment change notification, the new payment amount will be drafted on your scheduled draft date. (The principal curtailment amount will not change.) If you pay via online bill payment, please update the payment amount with your financial institution to ensure timely processing of your payment.

\*\* When you pay with a check, you authorize PennyMac either to use information from your check to make a one-time electronic fund transfer (EFT) from your account, or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your account on the same day PennyMac receives your payment. Please note that your financial institution will not send back your check. If funds are returned unpaid, a return service charge may be assessed to your loan whether processing your payment as a check or an EFT, as allowed by applicable law.

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

**NEW YORK** - If a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; and 11) Ninety percent of your wages or salary earned in the last sixty days. PennyMac Loan Services, LLC is registered with the Superintendent of the New York State Department of Financial Services (Department). You may obtain further information or file a complaint by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting [www.dfs.ny.gov](http://www.dfs.ny.gov).

**OREGON** - Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call (866) 814-9710 or visit <http://dfr.oregon.gov>.



Equal Housing Opportunity © 2008-2019 PennyMac Loan Services, LLC, 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361, 818-224-7442. NMLS ID # 35953 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)). Trade/service marks are the property of PennyMac Loan Services, LLC and/or its subsidiaries or affiliates. Arizona Mortgage Banker License # 0911088. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. Colorado: Colorado office: 700 17th St, Suite 200, Denver, CO 80202, (866) 436-4766. Georgia Residential Mortgage Licensee #33027. Massachusetts Mortgage Lender License # ML35953. Minnesota: This is not an offer to enter into an agreement and an offer may only be made pursuant to Minn. Stat. §47.206 (3) & (4). Licensed by the N.J. Department of Banking and Insurance. North Carolina Permit No. 104753, 112228, 112874, 112877. Rhode Island Lender License # 20092600LL. Washington Consumer Loan License # CL-35953. For more information, please visit [www.pennymacusa.com/state-licenses](http://www.pennymacusa.com/state-licenses). Loans not available in New York. Some products may not be available in all states. Information, rates and pricing are subject to change without prior notice at the sole discretion of PennyMac Loan Services, LLC. All loan programs subject to borrowers meeting appropriate underwriting conditions. This is not a commitment to lend. Other restrictions apply. All rights reserved. (02-2019)



P.O. Box 514387  
Los Angeles, CA 90051 4387

## Escrow Account Disclosure Statement

**Statement Date:** May 5, 2020

**Loan Number:** [REDACTED] 4835

### Property Address:

8509 FOREST VALLEY DR  
CINCINNATI OH 45247

**Questions?** Visit our website @  
**www.PennyMacUSA.com**  
(800) 777 - 4001 (Se Habla Español)  
M - F: 6:00 AM - 6:00 PM PT  
Sat: 7:00 AM - 11:00 AM PT

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\*12\*



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KRISTEN L STITSINGER  
FREDERICK STITSINGER  
8509 FOREST VALLEY DR  
CINCINNATI, OH 45247-1105

## Annual Escrow Account Review

At least once each year, PennyMac Loan Services, LLC ("PennyMac") reviews your escrow account to make sure there is enough money to pay your property taxes and/or insurance premiums. This statement informs you of any adjustments to your monthly payment, shows you how much money you currently have in your escrow account and how much you will need in the next 12 months.

## Your New Mortgage Payment

During the next year, your escrow account balance is projected to have a shortage and/or escrow reserve payment (meaning not enough funds to pay your taxes and/or insurance as they come due). See Your Escrow Shortage and/or Escrow Reserve section on page 3 for more details.

**Option A:** If you choose not to pay the shortage and/or escrow reserve in full, no action is required. The shortage will be automatically spread over 12 months. Your new mortgage payment will be \$2,125.77 starting on July 1, 2020.

**Option B:** If you choose to pay your shortage and/or escrow reserve of \$969.75 in full, your new mortgage payment will be \$2,044.96 starting on July 1, 2020. To pay the shortage and/or escrow reserve, you can use the coupon below, pay online or call our Customer Service Department at the number listed above.

Description	Current Monthly Payment Amount	Option A Spread Shortage Over 12 Months	Option B Pay Shortage and/or Reserve In Full
Principal and Interest	\$1,200.65	\$1,200.65	\$1,200.65
Escrow Payment	\$781.57	\$844.31	\$844.31
Shortage Payment	\$0.05	\$0.00	\$0.00
Escrow Reserve Payment	\$91.28	\$80.81	\$0.00
<b>Total Payment Amount</b>	<b>\$2,073.55</b>	<b>\$2,125.77</b>	<b>\$2,044.96</b>



**Escrow Shortage and/or Escrow Reserve Amount:** \$969.75

Payment Due Date: July 01, 2020

Make check payable to: PENNYMAC LOAN SERVICES, LLC

**Loan Number:** 8002824835

**Escrow Shortage Amount Enclosed:** \$ [REDACTED]

Mail To: [REDACTED] AC LOAN SERVICES, LLC  
PO BOX 660929  
DALLAS, TX 75266-0929

[REDACTED] N L STITSINGER  
FREDERICK STITSINGER  
8509 FOREST VALLEY DR  
CINCINNATI, OH 45247-1105

4835

**Projected Escrow Account Activity**

Over the next year, PennyMac expects to pay \$10,131.80 from your escrow account. Your new monthly escrow payment is \$844.31.

Escrow Item Description	Annual Amount	Monthly Amount
County Tax:	\$6,396.12	
Mortgage Insurance:	\$2,806.68	
Hazard Ins:	\$929.00	
Total Payments from Escrow:	\$10,131.80	÷ 12 = \$844.31

Below is a projection of escrow account activity from July 01, 2020 through June 30, 2021. These amounts may change when the actual payments become due.

Month	Escrow Deposit(s)	Tax Payment(s)	Insurance Payment(s)	Mortgage Insurance Payment(s)	Projected Balance
Beginning Escrow Balance					\$251.17
Jul 2020	\$844.31	\$0.00	\$0.00	\$233.89	\$861.59
Aug 2020	\$844.31	\$0.00	\$0.00	\$233.89	\$1,472.01
Sep 2020	\$844.31	\$0.00	\$0.00	\$233.89	\$2,082.43
Oct 2020	\$844.31	\$0.00	\$0.00	\$233.89	\$2,692.85
Nov 2020	\$844.31	\$0.00	\$0.00	\$233.89	\$3,303.27
Dec 2020	\$844.31	\$0.00	\$0.00	\$233.89	\$3,913.69
Jan 2021	\$844.31	\$3,198.06	\$0.00	\$233.89	\$1,326.05
Feb 2021	\$844.31	\$0.00	\$929.00	\$233.89	\$1,007.47
Mar 2021	\$844.31	\$0.00	\$0.00	\$233.89	\$1,617.89
Apr 2021	\$844.31	\$0.00	\$0.00	\$233.89	\$2,228.31
May 2021	\$844.31	\$0.00	\$0.00	\$233.89	\$2,838.73
Jun 2021	\$844.31	\$3,198.06	\$0.00	\$233.89	\$251.09 <sup>1</sup>
Ending Escrow Balance					\$251.09
Totals	\$10,131.72	\$6,396.12	\$929.00	\$2,806.68	

<sup>1</sup> Lowest projected balance.

**Important Information About Mailed Payments**

- **Payments with a coupon are processed the same day as receipt when received prior to 8:00 AM PST. Overnight payments with a coupon are processed the same day as receipt when received prior to 10:30 AM PST. Payments not processed the same day are effective dated to the date of receipt.**
- **Please make checks payable to PennyMac Loan Services, LLC. Postdated checks are processed the same date as receipt.**
- **Please do not send cash. Payment instructions are limited to the information provided by PennyMac on the payment coupon only.**
- **Please sign and write your account number on your check or money order.**

**Periodic & Partial Payment Policy**

If you send us your payment with additional funds and don't specify how you want that money applied, we will first post payment(s) to bring your loan current. Any remaining money will then be applied based on a payment hierarchy towards outstanding escrow shortages and fees before any funds are posted as a principal reduction. Funds may be applied based on the perceived customer intent. For example, if the received amount is equal to the periodic payment due plus an exact match to outstanding late charges due on the loan, PennyMac may apply the excess funds to late charge due amounts rather than applying excess funds to an escrow shortage. If the money you sent wasn't enough for a payment, it will be applied to your loan as unapplied funds. We may accept a payment that is less than your periodic payment by an amount up to \$10.00. We will use a corporate advance, which will be billed to your account, to make the full periodic payment. Depending on the requirements of your loan documents, owner/insurer/guarantor of your loan or applicable law, and depending on the status of your account, partial payments that are outside the tolerances described above may be promptly returned to you, applied to your account, or held in a non-interest bearing account until additional funds sufficient to equal a periodic payment are received.

**Your Escrow Shortage and/or Reserve**

Based on the projected activity above, our review shows that your escrow balance is less than \$0. This means you have a deficiency (meaning negative balance) of (\$447.49), and an additional required balance of \$969.75 to satisfy the reserve. See the lowest projected balance in the table above to find out when this will occur.

Lowest Projected Balance	\$251.09
Minimum Required Balance	\$1,220.84
Escrow Shortage and/or Escrow Reserve	\$969.75

PennyMac requires a minimum balance up to one-sixth of the estimated total annual payments from your escrow account, unless state law or your mortgage contract requires less, to help cover any unexpected increases in taxes and/or insurance. The minimum required balance does not include mortgage insurance.

**Escrow Account History**

The following is the statement of activity in your escrow account from August 01, 2019 through June 30, 2020.

Last year, we anticipated that payments from your account would be made during this period equaling \$9,145.05. Your lowest monthly balance should not have exceeded \$1,095.37, or 1/6 of anticipated payments from the account, unless your mortgage contract or state law specifies a lower amount.

The table below shows the Projected and Actual account history for the previous escrow account period.

Month	Payments		Disbursements			Escrow Balance		
	Projected	Actual	Projected	Description	Actual	Description	Projected	Actual
<b>Beginning Escrow Balance</b>							\$547.18	(\$954.52)
Aug 2019	\$781.57	\$750.85 *	\$233.89	MIP/PMI	\$233.89	MIP/PMI	\$1,094.86	(\$437.56)
Sep 2019	\$781.57	\$750.85 *	\$233.89	MIP/PMI	\$467.78 *	MIP/PMI	\$1,642.54	(\$154.49)
Oct 2019	\$781.57	\$872.90 *	\$233.89	MIP/PMI	\$0.00 *	MIP/PMI, Mort Ins Ref	\$2,190.22	\$718.41
Nov 2019	\$781.57	\$872.90 *	\$233.89	MIP/PMI	\$0.00 *		\$2,737.90	\$1,591.31
Dec 2019	\$781.57	\$872.90 *	\$233.89	MIP/PMI	\$467.78 *	MIP/PMI	\$3,285.58	\$1,996.43
Jan 2020	\$781.57	\$872.90 *	\$3,071.52	County Tax, MIP/PMI	\$4,360.95 *	County Tax, Hazard Ins, MIP/PMI	\$995.63	(\$1,491.62) <sup>2</sup>
Feb 2020	\$781.57	\$872.90 *	\$1,130.89	Hazard Ins, MIP/PMI	\$233.89 *	MIP/PMI	\$646.31	(\$852.61)
Mar 2020	\$781.57	\$872.90 *	\$233.89	MIP/PMI	\$233.89	MIP/PMI	\$1,193.99	(\$213.60)
Apr 2020	\$781.57	\$0.00 *	\$233.89	MIP/PMI	\$233.89	MIP/PMI	\$1,741.67	(\$447.49)
May 2020	\$781.57	\$0.00 *	\$233.89	MIP/PMI	\$0.00 *		\$2,289.35	(\$447.49)
Jun 2020	\$781.57	\$4,364.50 *E	\$3,071.52	County Tax, MIP/PMI	\$3,665.84 *E	County Tax, MIP/PMI	(\$0.60)	\$251.17
<b>Ending Escrow Balance</b>							(\$0.60)	\$251.17
<b>Totals</b>	\$8,597.27	\$11,103.60	\$9,145.05		\$9,897.91			




<sup>2</sup> Lowest actual balance.

An asterisk '\*' beside an amount indicates a difference from projected activity, either in the amount or the date.

The letter 'E' beside an amount indicates that the payment has not yet occurred, but is estimated to occur as shown.

At the time of analysis, PennyMac assumes that you will make all scheduled mortgage payments by or before the effective date of your new payment (shown in the Projected Escrow Account Activity section above).

## Other Important Information

How to Contact Us	 <a href="http://www.PennyMacUSA.com">www.PennyMacUSA.com</a> Available 24/7 on all your devices: PC, Tablet, and Mobile. <i>El sitio web y las declaraciones están disponibles en español.</i> <b>Go Paperless today!</b>	 <a href="#">PennyMac Customer Service:</a> (800) 777 - 4001 M - F: 6:00 AM - 6:00 PM PT Sat: 7:00 AM - 11:00 AM PT <b>Fax:</b> (866) 577 - 7205	 PennyMac Loan Services, LLC Attn: Correspondence Unit P.O. Box 514387 Los Angeles, CA 90051-4387 Notices of error or information requests <b>must</b> be mailed to this address.
How to Make a Payment	<b>Auto-Pay</b> *: Enroll in Auto-Pay, on our website, to set up recurring payments from the bank account of your choice. <b>Pay Online:</b> Make a one-time payment on our website.	<b>Pay-by-Phone:</b> (800) 777-4001 <i>(Fees may apply to use this service)</i> <b>Western Union:</b> Code City: <i>PennyMac</i> Pay To: <i>PennyMac Loan Services</i> Code State: <i>CA</i> ID Number: <i>Enter Loan Number</i>	<b>Check</b> **: Mail to PennyMac: <b>Standard Address:</b> P.O. Box 660929 Dallas, TX 75266-0929 <b>Overnight Address:</b> Attn: Lockbox Operations 20500 Belshaw Ave. Carson, CA 90746
Tax and Insurance Information	<b>Property Tax Bills:</b> If you receive a tax bill, you do not need to take any action. <b>(Please note:</b> Supplemental/ Additional tax bills are the responsibility of the homeowner; PennyMac will pay them from the escrow account upon request.)	<b>General Insurance Questions:</b> (866) 318-0208 <b>Insurance Information:</b> Any time there is a change to your insurance policy please provide your insurance carrier the following information: <b>Mortgagee Clause:</b> PennyMac Loan Services, LLC Its Successors and/or Assigns P.O. Box 6618 Springfield, OH 45501-6618	
Credit Reporting Information	We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.		
Important Consumer Information	This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.		
Requests for prior payment adjustments: To request funds for a prior payment be applied differently, you <b>must</b> notify PennyMac within 90 days of the original transaction. After 90 days, we will only change the application of funds if the transaction was applied contrary to your documented instructions.			

\* If you are enrolled in a PennyMac Auto-Pay program, and received a payment change notification, the new payment amount will be drafted on your scheduled draft date. (The principal curtailment amount will not change.) If you pay via online bill payment, please update the payment amount with your financial institution to ensure timely processing of your payment.

\*\* When you pay with a check, you authorize PennyMac either to use information from your check to make a one-time electronic fund transfer (EFT) from your account, or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your account on the same day PennyMac receives your payment. Please note that your financial institution will not send back your check. If funds are returned unpaid, a return service charge may be assessed to your loan whether processing your payment as a check or an EFT, as allowed by applicable law.

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

**NEW YORK** - If a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; and 11) Ninety percent of your wages or salary earned in the last sixty days. PennyMac Loan Services, LLC is registered with the Superintendent of the New York State Department of Financial Services (Department). You may obtain further information or file a complaint by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting [www.dfs.ny.gov](http://www.dfs.ny.gov).

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**OREGON** - Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call (888) 877-4894 or visit <http://dfr.oregon.gov>.



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P.O. Box 514387  
Los Angeles, CA 90051-4387

## Escrow Account Disclosure Statement

**Statement Date:** July 13, 2020

**Loan Number:** [REDACTED] 4835

### Property Address:

8509 FOREST VALLEY DR  
CINCINNATI OH 45247

**Questions?** Visit our website @  
**www.PennyMacUSA.com**  
(800) 777 - 4001 (Se Habla Español)  
M - F: 6:00 AM - 6:00 PM PT  
Sat: 7:00 AM - 11:00 AM PT



▲ 004944 209

KRISTEN L STITSINGER  
FREDERICK STITSINGER  
8509 FOREST VALLEY DR  
CINCINNATI, OH 45247-1105

## Annual Escrow Account Review

At least once each year, PennyMac Loan Services, LLC ("PennyMac") reviews your escrow account to make sure there is enough money to pay your property taxes and/or insurance premiums. This statement informs you of any adjustments to your monthly payment, shows you how much money you currently have in your escrow account and how much you will need in the next 12 months.

## Your New Mortgage Payment

During the next year, your escrow account balance is projected to have a shortage and/or escrow reserve payment (meaning not enough funds to pay your taxes and/or insurance as they come due). See Your Escrow Shortage and/or Escrow Reserve section on page 3 for more details.

**Option A:** If you choose not to pay the shortage and/or escrow reserve in full, no action is required. The shortage will be automatically spread over 12 months. Your new mortgage payment will be \$2,102.27 starting on September 1, 2020.

**Option B:** If you choose to pay your shortage and/or escrow reserve of \$753.43 in full, your new mortgage payment will be \$2,039.49 starting on September 1, 2020. To pay the shortage and/or escrow reserve, you can use the coupon below, pay online or call our Customer Service Department at the number listed above.

Description	Current Monthly Payment Amount	Option A Spread Shortage Over 12 Months	Option B Pay Shortage and/or Reserve In Full
Principal and Interest	\$1,200.65	\$1,200.65	\$1,200.65
Escrow Payment	\$781.57	\$838.84	\$838.84
Shortage Payment	\$0.05	\$0.00	\$0.00
Escrow Reserve Payment	\$91.28	\$62.78	\$0.00
<b>Total Payment Amount</b>	<b>\$2,073.55</b>	<b>\$2,102.27</b>	<b>\$2,039.49</b>



### Escrow Shortage and/or Escrow Reserve Amount: \$753.43

Payment Due Date: September 01, 2020

Make check payable to: PENNYMAC LOAN SERVICES, LLC

**Loan Number:** [REDACTED] 4835

**Escrow Shortage Amount Enclosed: \$** [REDACTED]

Mail To: PENNYMAC LOAN SERVICES, LLC  
PO BOX 660929  
DALLAS, TX 75266-0929

KRISTEN L STITSINGER  
FREDERICK STITSINGER  
8509 FOREST VALLEY DR  
CINCINNATI, OH 45247-1105

**Projected Escrow Account Activity**

Over the next year, PennyMac expects to pay \$10,066.16 from your escrow account. Your new monthly escrow payment is \$838.84.

Escrow Item Description	Annual Amount	Monthly Amount
Mortgage Insurance:	\$2,806.68	
Hazard Ins:	\$929.00	
County Tax:	\$6,330.48	
Total Payments from Escrow:	\$10,066.16	÷ 12 = \$838.84

Below is a projection of escrow account activity from September 01, 2020 through August 31, 2021. These amounts may change when the actual payments become due.

Month	Escrow Deposit(s)	Tax Payment(s)	Insurance Payment(s)	Mortgage Insurance Payment(s)	Projected Balance
Beginning Escrow Balance					\$1,666.45
Sep 2020	\$838.84	\$0.00	\$0.00	\$233.89	\$2,271.40
Oct 2020	\$838.84	\$0.00	\$0.00	\$233.89	\$2,876.35
Nov 2020	\$838.84	\$0.00	\$0.00	\$233.89	\$3,481.30
Dec 2020	\$838.84	\$0.00	\$0.00	\$233.89	\$4,086.25
Jan 2021	\$838.84	\$3,165.24	\$0.00	\$233.89	\$1,525.96
Feb 2021	\$838.84	\$0.00	\$929.00	\$233.89	\$1,201.91
Mar 2021	\$838.84	\$0.00	\$0.00	\$233.89	\$1,806.86
Apr 2021	\$838.84	\$0.00	\$0.00	\$233.89	\$2,411.81
May 2021	\$838.84	\$0.00	\$0.00	\$233.89	\$3,016.76
Jun 2021	\$838.84	\$3,165.24	\$0.00	\$233.89	\$456.47 <sup>1</sup>
Jul 2021	\$838.84	\$0.00	\$0.00	\$233.89	\$1,061.42
Aug 2021	\$838.84	\$0.00	\$0.00	\$233.89	\$1,666.37
Ending Escrow Balance					\$1,666.37
Totals	\$10,066.08	\$6,330.48	\$929.00	\$2,806.68	

<sup>1</sup> Lowest projected balance.

**Important Information About Mailed Payments**

- **Payments with a coupon are processed the same day as receipt when received prior to 8:00 AM PST. Overnight payments with a coupon are processed the same day as receipt when received prior to 10:30 AM PST. Payments not processed the same day are effective dated to the date of receipt.**
- **Please make checks payable to PennyMac Loan Services, LLC. Postdated checks are processed the same date as receipt.**
- **Please do not send cash. Payment instructions are limited to the information provided by PennyMac on the payment coupon only.**
- **Please sign and write your account number on your check or money order.**

**Periodic & Partial Payment Policy**

If you send us your payment with additional funds and don't specify how you want that money applied, we will first post payment(s) to bring your loan current. Any remaining money will then be applied based on a payment hierarchy towards outstanding escrow shortages and fees before any funds are posted as a principal reduction. Funds may be applied based on the perceived customer intent. For example, if the received amount is equal to the periodic payment due plus an exact match to outstanding late charges due on the loan, PennyMac may apply the excess funds to late charge due amounts rather than applying excess funds to an escrow shortage. If the money you sent wasn't enough for a payment, it will be applied to your loan as unapplied funds. We may accept a payment that is less than your periodic payment by an amount up to \$10.00. We will use a corporate advance, which will be billed to your account, to make the full periodic payment. Depending on the requirements of your loan documents, owner/insurer/guarantor of your loan or applicable law, and depending on the status of your account, partial payments that are outside the tolerances described above may be promptly returned to you, applied to your account, or held in a non-interest bearing account until additional funds sufficient to equal a periodic payment are received.

**Your Escrow Shortage and/or Reserve**

Based on the projected activity above, our review shows that your escrow balance is less than \$0. This means you have a deficiency (meaning negative balance) of (\$1,695.70), and an additional required balance of \$753.43 to satisfy the reserve. See the lowest projected balance in the table above to find out when this will occur.

Lowest Projected Balance	\$456.47
Minimum Required Balance	\$1,209.90
Escrow Shortage and/or Escrow Reserve	\$753.43

PennyMac requires a minimum balance up to one-sixth of the estimated total annual payments from your escrow account, unless state law or your mortgage contract requires less, to help cover any unexpected increases in taxes and/or insurance. The minimum required balance does not include mortgage insurance.

**Escrow Account History**

The following is the statement of activity in your escrow account from July 01, 2020 through August 31, 2020.

Last year, we anticipated that payments from your account would be made during this period equaling \$467.78. Your lowest monthly balance should not have exceeded \$1,220.84, or 1/6 of anticipated payments from the account, unless your mortgage contract or state law specifies a lower amount.

The table below shows the Projected and Actual account history for the previous escrow account period.

Payments			Disbursements			Escrow Balance		
Month	Projected	Actual	Projected	Description	Actual	Description	Projected	Actual
Beginning Escrow Balance							\$251.17	(\$2,334.71)
Jul 2020	\$844.31	\$872.90 *	\$233.89	MIP/PMI	\$233.89	MIP/PMI	\$861.59	(\$1,695.70) <sup>2</sup>
Aug 2020	\$844.31	\$3,596.04 *E	\$233.89	MIP/PMI	\$233.89 E	MIP/PMI	\$1,472.01	\$1,666.45
Ending Escrow Balance							\$1,472.01	\$1,666.45
Totals	\$1,688.62	\$4,468.94	\$467.78		\$467.78			

<sup>2</sup> Lowest actual balance.


An asterisk "\*" beside an amount indicates a difference from projected activity, either in the amount or the date.


The letter 'E' beside an amount indicates that the payment has not yet occurred, but is estimated to occur as shown.

At the time of analysis, PennyMac assumes that you will make all scheduled mortgage payments by or before the effective date of your new payment (shown in the Projected Escrow Account Activity section above).

## Other Important Information

## How to Contact Us

 [www.PennyMacUSA.com](http://www.PennyMacUSA.com)  
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PC, Tablet, and Mobile.  
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(800) 777 - 4001  
M - F: 6:00 AM - 6:00 PM PT  
Sat: 7:00 AM - 11:00 AM PT  
**Fax:** (866) 577 - 7205

☒ **PennyMac Loan Services, LLC**  
Attn: Correspondence Unit  
P.O. Box 514387  
Los Angeles, CA 90051-4387  
Notices of error or information requests **must** be mailed to this address.

## How to Make a Payment

**Auto-Pay** \*: Enroll in Auto-Pay, on our website, to set up recurring payments from the bank account of your choice.  
**Pay Online:** Make a one-time payment on our website.

**Pay-by-Phone:** (800) 777-4001  
(Fees may apply to use this service)  
**Western Union:**  
Code City: PennyMac  
Pay To: PennyMac Loan Services  
Code State: CA  
ID Number: Enter Loan Number

**Check** \*\*: Mail to PennyMac:  
**Standard Address:** P.O. Box 660929  
Dallas, TX 75266-0929  
**Overnight Address:**  
Attn: Lockbox Operations  
20500 Belshaw Ave.  
Carson, CA 90746

## Tax and Insurance Information

**Property Tax Bills:**

If you receive a tax bill, you do not need to take any action. (**Please note:** Supplemental/ Additional tax bills are the responsibility of the homeowner; PennyMac will pay them from the escrow account upon request.)

**General Insurance Questions:** (866) 318-0208

**Insurance Information:** Any time there is a change to your insurance policy please provide your insurance carrier the following information:

**Mortgagee Clause:**

PennyMac Loan Services, LLC  
Its Successors and/or Assigns  
P.O. Box 6618  
Springfield, OH 45501-6618

## Credit Reporting Information

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

## Important Consumer Information

This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.

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P.O. Box 514387  
Los Angeles, CA 90051-4387

## Escrow Account Disclosure Statement

**Statement Date:** October 13, 2020

**Loan Number:** [REDACTED] 4835

### Property Address:

8509 FOREST VALLEY DR  
CINCINNATI OH 45247

**Questions?** Visit our website @  
**www.PennyMacUSA.com**  
(800) 777 - 4001 (Se Habla Español)  
M - F: 6:00 AM - 6:00 PM PT  
Sat: 7:00 AM - 11:00 AM PT

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KRISTEN L STITSINGER  
FREDERICK STITSINGER  
8509 FOREST VALLEY DR  
CINCINNATI, OH 45247-1105

## Annual Escrow Account Review

At least once each year, PennyMac Loan Services, LLC ("PennyMac") reviews your escrow account to make sure there is enough money to pay your property taxes and/or insurance premiums. This statement informs you of any adjustments to your monthly payment, shows you how much money you currently have in your escrow account and how much you will need in the next 12 months.

## Your New Mortgage Payment

During the next year, your escrow account balance is projected to have a shortage and/or escrow reserve payment (meaning not enough funds to pay your taxes and/or insurance as they come due). See Your Escrow Shortage and/or Escrow Reserve section on page 3 for more details.

**Option A:** If you choose not to pay the shortage and/or escrow reserve in full, no action is required. The shortage will be automatically spread over 60 months. Your new mortgage payment will be \$1,833.05 starting on December 1, 2020.

**Option B:** If you choose to pay your shortage and/or escrow reserve of \$715.78 in full, your new mortgage payment will be \$1,821.13 starting on December 1, 2020. To pay the shortage and/or escrow reserve, you can use the coupon below, pay online or call our Customer Service Department at the number listed above.

Description	Current Monthly Payment Amount	Option A Spread Shortage Over 60 Months	Option B Pay Shortage and/or Reserve In Full
Principal and Interest	\$982.29	\$982.29	\$982.29
Escrow Payment	\$838.84	\$838.84	\$838.84
Escrow Reserve Payment	\$12.55	\$11.92	\$0.00
Total Payment Amount	\$1,833.68	\$1,833.05	\$1,821.13



### Escrow Shortage and/or Escrow Reserve Amount: \$715.78

Payment Due Date: December 01, 2020

Make check payable to: PENNYMAC LOAN SERVICES, LLC

**Loan Number:** [REDACTED] 4835

**Escrow Shortage Amount Enclosed: \$** [REDACTED]

Mail To: PENNYMAC LOAN SERVICES, LLC  
PO BOX 660929  
DALLAS, TX 75266-0929

KRISTEN L STITSINGER  
FREDERICK STITSINGER  
8509 FOREST VALLEY DR  
CINCINNATI, OH 45247-1105

**Projected Escrow Account Activity**

Over the next year, PennyMac expects to pay \$10,066.16 from your escrow account. Your new monthly escrow payment is \$838.84.

Escrow Item Description	Annual Amount	Monthly Amount
County Tax:	\$6,330.48	
Hazard Ins:	\$929.00	
Mortgage Insurance:	\$2,806.68	
Total Payments from Escrow:	\$10,066.16	÷ 12 = \$838.84

Below is a projection of escrow account activity from December 01, 2020 through November 30, 2021. These amounts may change when the actual payments become due.

Month	Escrow Deposit(s)	Tax Payment(s)	Insurance Payment(s)	Mortgage Insurance Payment(s)	Projected Balance
Beginning Escrow Balance					\$3,518.95
Dec 2020	\$838.84	\$0.00	\$0.00	\$233.89	\$4,123.90
Jan 2021	\$838.84	\$3,165.24	\$0.00	\$233.89	\$1,563.61
Feb 2021	\$838.84	\$0.00	\$929.00	\$233.89	\$1,239.56
Mar 2021	\$838.84	\$0.00	\$0.00	\$233.89	\$1,844.51
Apr 2021	\$838.84	\$0.00	\$0.00	\$233.89	\$2,449.46
May 2021	\$838.84	\$0.00	\$0.00	\$233.89	\$3,054.41
Jun 2021	\$838.84	\$3,165.24	\$0.00	\$233.89	\$494.12 <sup>1</sup>
Jul 2021	\$838.84	\$0.00	\$0.00	\$233.89	\$1,099.07
Aug 2021	\$838.84	\$0.00	\$0.00	\$233.89	\$1,704.02
Sep 2021	\$838.84	\$0.00	\$0.00	\$233.89	\$2,308.97
Oct 2021	\$838.84	\$0.00	\$0.00	\$233.89	\$2,913.92
Nov 2021	\$838.84	\$0.00	\$0.00	\$233.89	\$3,518.87
Ending Escrow Balance					\$3,518.87
Totals	\$10,066.08	\$6,330.48	\$929.00	\$2,806.68	

<sup>1</sup> Lowest projected balance.

**Important Information About Mailed Payments**

- **Payments with a coupon are processed the same day as receipt when received prior to 8:00 AM PST. Overnight payments with a coupon are processed the same day as receipt when received prior to 10:30 AM PST. Payments not processed the same day are effective dated to the date of receipt.**
- **Please make checks payable to PennyMac Loan Services, LLC. Postdated checks are processed the same date as receipt.**
- **Please do not send cash. Payment instructions are limited to the information provided by PennyMac on the payment coupon only.**
- **Please sign and write your account number on your check or money order.**

**Periodic & Partial Payment Policy**

If you send us your payment with additional funds and don't specify how you want that money applied, we will first post payment(s) to bring your loan current. Any remaining money will then be applied based on a payment hierarchy towards outstanding escrow shortages and fees before any funds are posted as a principal reduction. Funds may be applied based on the perceived customer intent. For example, if the received amount is equal to the periodic payment due plus an exact match to outstanding late charges due on the loan, PennyMac may apply the excess funds to late charge due amounts rather than applying excess funds to an escrow shortage. If the money you sent wasn't enough for a payment, it will be applied to your loan as unapplied funds. We may accept a payment that is less than your periodic payment by an amount up to \$10.00. We will use a corporate advance, which will be billed to your account, to make the full periodic payment. Depending on the requirements of your loan documents, owner/insurer/guarantor of your loan or applicable law, and depending on the status of your account, partial payments that are outside the tolerances described above may be promptly returned to you, applied to your account, or held in a non-interest bearing account until additional funds sufficient to equal a periodic payment are received.

**Your Escrow Shortage and/or Reserve**

Based on the projected activity above, our review shows that you have an additional required balance of \$715.78 to satisfy the reserve. See the lowest projected balance in the table above to find out when this will occur.

Lowest Projected Balance	\$494.12
Minimum Required Balance	\$1,209.90
Escrow Shortage and/or Escrow Reserve	\$715.78

PennyMac requires a minimum balance up to one-sixth of the estimated total annual payments from your escrow account, unless state law or your mortgage contract requires less, to help cover any unexpected increases in taxes and/or insurance. The minimum required balance does not include mortgage insurance.

**Escrow Account History**

The following is the statement of activity in your escrow account from September 01, 2020 through November 30, 2020.

Last year, we anticipated that payments from your account would be made during this period equaling \$701.67. Your lowest monthly balance should not have exceeded \$1,209.90, or 1/6 of anticipated payments from the account, unless your mortgage contract or state law specifies a lower amount.

The table below shows the Projected and Actual account history for the previous escrow account period.

Payments			Disbursements			Escrow Balance		
Month	Projected	Actual	Projected	Description	Actual	Description	Projected	Actual
Beginning Escrow Balance							\$1,666.45	(\$1,929.59)
Sep 2020	\$838.84	\$0.00 *	\$233.89	MIP/PMI	\$233.89	MIP/PMI	\$2,271.40	(\$2,163.48) <sup>2</sup>
Oct 2020	\$838.84	\$3,596.04 *	\$233.89	MIP/PMI	\$0.00 *		\$2,876.35	\$1,432.56
Nov 2020	\$838.84	\$2,554.17 *E	\$233.89	MIP/PMI	\$467.78 *E	MIP/PMI	\$3,481.30	\$3,518.95
Ending Escrow Balance							\$3,481.30	\$3,518.95
Totals	\$2,516.52	\$6,150.21	\$701.67		\$701.67			

<sup>2</sup> Lowest actual balance.

An asterisk "\*" beside an amount indicates a difference from projected activity, either in the amount or the date.




The letter 'E' beside an amount indicates that the payment has not yet occurred, but is estimated to occur as shown.

At the time of analysis, PennyMac assumes that you will make all scheduled mortgage payments by or before the effective date of your new payment (shown in the Projected Escrow Account Activity section above).

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## Other Important Information

How to Contact Us	 <a href="http://www.PennyMacUSA.com">www.PennyMacUSA.com</a> Available 24/7 on all your devices: PC, Tablet, and Mobile. <i>El sitio web y las declaraciones están disponibles en español.</i> <b>Go Paperless today!</b>	 <a href="#">PennyMac Customer Service:</a> (800) 777 - 4001 M - F: 6:00 AM - 6:00 PM PT Sat: 7:00 AM - 11:00 AM PT <b>Fax:</b> (866) 577 - 7205	 PennyMac Loan Services, LLC Attn: Correspondence Unit P.O. Box 514387 Los Angeles, CA 90051-4387 Notices of error or information requests <b>must</b> be mailed to this address.
	How to Make a Payment	<b>Auto-Pay</b> *: Enroll in Auto-Pay, on our website, to set up recurring payments from the bank account of your choice. <b>Pay Online:</b> Make a one-time payment on our website.	<b>Pay-by-Phone:</b> (800) 777-4001 <i>(Fees may apply to use this service)</i> <b>Western Union:</b> Code City: <i>PennyMac</i> Pay To: <i>PennyMac Loan Services</i> Code State: <i>CA</i> ID Number: <i>Enter Loan Number</i>
Tax and Insurance Information	<b>Property Tax Bills:</b> If you receive a tax bill, you do not need to take any action. <b>(Please note:</b> Supplemental/ Additional tax bills are the responsibility of the homeowner; PennyMac will pay them from the escrow account upon request.)	<b>General Insurance Questions:</b> (866) 318-0208 <b>Insurance Information:</b> Any time there is a change to your insurance policy please provide your insurance carrier the following information:  <b>Mortgagee Clause:</b> PennyMac Loan Services, LLC Its Successors and/or Assigns P.O. Box 6618 Springfield, OH 45501-6618	
	<b>Credit Reporting Information</b>	We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.	
<b>Important Consumer Information</b>	This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.		
<b>Requests for prior payment adjustments:</b> To request funds for a prior payment be applied differently, you <b>must</b> notify PennyMac within 90 days of the original transaction. After 90 days, we will only change the application of funds if the transaction was applied contrary to your documented instructions.			

\* If you are enrolled in a PennyMac Auto-Pay program, and received a payment change notification, the new payment amount will be drafted on your scheduled draft date. (The principal curtailment amount will not change.) If you pay via online bill payment, please update the payment amount with your financial institution to ensure timely processing of your payment.

\*\* When you pay with a check, you authorize PennyMac either to use information from your check to make a one-time electronic fund transfer (EFT) from your account, or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your account on the same day PennyMac receives your payment. Please note that your financial institution will not send back your check. If funds are returned unpaid, a return service charge may be assessed to your loan whether processing your payment as a check or an EFT, as allowed by applicable law.

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

**NEW YORK** - If a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; and 11) Ninety percent of your wages or salary earned in the last sixty days. PennyMac Loan Services, LLC is registered with the Superintendent of the New York State Department of Financial Services (Department). You may obtain further information or file a complaint by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting [www.dfs.ny.gov](http://www.dfs.ny.gov).

**NORTH CAROLINA** - Licensed by the North Carolina Department of Insurance. Permit No. 104753 - 6101 Condor Dr., Suite 200, Moorpark, CA 93021. Permit No. 112228 - 14800 Trinity Blvd., Fort Worth, TX 76155. Permit No. 112874 - 3043 Townsgate Rd., Suite 200, Westlake Village, CA 91361. Permit No. 112877 - 2201 West Plano Parkway, Suites 150 and 300, Plano, TX 75075. Permit No. 113746 - 10550 West Charleston Blvd., Suite A, Las Vegas, NV 89135.

**OREGON** - Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call (888) 877-4894 or visit <http://dfr.oregon.gov>.



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P.O. Box 514387  
Los Angeles, CA 90051-4387

## Escrow Account Disclosure Statement

**Statement Date:** October 11, 2021

**Loan Number:** [REDACTED] 4835

### Property Address:

8509 FOREST VALLEY DR  
CINCINNATI OH 45247



**Questions?** Visit our website @

**www.PennyMac.com**

(800) 777 - 4001 (Se Habla Español)

M - F: 5:00 AM - 6:00 PM PT

Sat: 7:00 AM - 11:00 AM PT

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KRISTEN L STITSINGER  
FREDERICK STITSINGER  
8509 FOREST VALLEY DR  
CINCINNATI, OH 45247-1105

## Annual Escrow Account Review

At least once each year, PennyMac Loan Services, LLC ("PennyMac") reviews your escrow account to make sure there is enough money to pay your property taxes and/or insurance premiums. This statement informs you of any adjustments to your monthly payment, shows you how much money you currently have in your escrow account and how much you will need in the next 12 months.

## Your New Mortgage Payment

During the next year, your escrow account balance is projected to have a shortage and/or escrow reserve payment (meaning not enough funds to pay your taxes and/or insurance as they come due). See Your Escrow Shortage and/or Escrow Reserve section on page 3 for more details.

Description	Current Monthly Payment Amount	New Monthly Payment Amount with Spread Shortage Over 48 Months
Principal and Interest	\$982.29	\$982.29
Escrow Payment	\$838.84	\$848.22
Escrow Reserve Payment	\$11.92	\$16.65
Total Payment Amount	\$1,833.05	\$1,847.16

Please start making the 'New Monthly Payment Amount' on December 1, 2021. Payments due prior to this date should be made at the 'Current Monthly Payment Amount' shown.

## Projected Escrow Account Activity

Over the next year, PennyMac expects to pay \$10,178.68 from your escrow account. Your new monthly escrow payment is \$848.22.

Escrow Item Description	Annual Amount	Monthly Amount
Hazard Ins:	\$1,068.00	
County Tax:	\$6,304.00	
Mortgage Insurance:	\$2,806.68	
Total Payments from Escrow:	\$10,178.68	÷ 12 = \$848.22

**Projected Escrow Account Activity (Continued)**

Below is a projection of escrow account activity from December 01, 2021 through November 30, 2022. These amounts may change when the actual payments become due.

Month	Escrow Deposit(s)	Tax Payment(s)	Insurance Payment(s)	Mortgage Insurance Payment(s)	Projected Balance
Beginning Escrow Balance					\$3,500.96
Dec 2021	\$848.22	\$0.00	\$0.00	\$233.89	\$4,115.29
Jan 2022	\$848.22	\$3,152.00	\$0.00	\$233.89	\$1,577.62
Feb 2022	\$848.22	\$0.00	\$1,068.00	\$233.89	\$1,123.95
Mar 2022	\$848.22	\$0.00	\$0.00	\$233.89	\$1,738.28
Apr 2022	\$848.22	\$0.00	\$0.00	\$233.89	\$2,352.61
May 2022	\$848.22	\$0.00	\$0.00	\$233.89	\$2,966.94
Jun 2022	\$848.22	\$3,152.00	\$0.00	\$233.89	\$429.27 <sup>1</sup>
Jul 2022	\$848.22	\$0.00	\$0.00	\$233.89	\$1,043.60
Aug 2022	\$848.22	\$0.00	\$0.00	\$233.89	\$1,657.93
Sep 2022	\$848.22	\$0.00	\$0.00	\$233.89	\$2,272.26
Oct 2022	\$848.22	\$0.00	\$0.00	\$233.89	\$2,886.59
Nov 2022	\$848.22	\$0.00	\$0.00	\$233.89	\$3,500.92
Ending Escrow Balance					\$3,500.92
Totals	\$10,178.64	\$6,304.00	\$1,068.00	\$2,806.68	

<sup>1</sup> Lowest projected balance.

**Your Escrow Shortage and/or Reserve**

Based on the projected activity above, our review shows that you have an additional required balance of \$799.39 to satisfy the reserve. See the lowest projected balance in the table above to find out when this will occur.

Lowest Projected Balance	\$429.27
Minimum Required Balance	\$1,228.66
Escrow Shortage and/or Escrow Reserve	\$799.39

PennyMac requires a minimum balance up to one-sixth of the estimated total annual payments from your escrow account, unless state law or your mortgage contract requires less, to help cover any unexpected increases in taxes and/or insurance. The minimum required balance does not include mortgage insurance.

**Escrow Account History**

The following is the statement of activity in your escrow account from December 01, 2020 through November 30, 2021.

Last year, we anticipated that payments from your account would be made during this period equaling \$10,066.16. Your lowest monthly balance should not have exceeded \$1,209.90, or 1/6 of anticipated payments from the account, unless your mortgage contract or state law specifies a lower amount.

The table below shows the Projected and Actual account history for the previous escrow account period.

Month	Payments		Disbursements		Escrow Balance		Projected	Actual
	Projected	Actual	Projected	Description	Actual	Description		
<b>Beginning Escrow Balance</b>							\$3,518.95	\$4,369.71
Dec 2020	\$838.84	\$1,000.00 *	\$233.89	MIP/PMI	\$233.89	MIP/PMI	\$4,123.90	\$5,135.82
Jan 2021	\$838.84	\$850.76 *	\$3,399.13	County Tax, MIP/PMI	\$3,434.32 *	County Tax, MIP/PMI	\$1,563.61	\$2,552.26
Feb 2021	\$838.84	\$850.76 *	\$1,162.89	Hazard Ins, MIP/PMI	\$1,301.89 *	Hazard Ins, MIP/PMI	\$1,239.56	\$2,101.13
Mar 2021	\$838.84	\$850.76 *	\$233.89	MIP/PMI	\$233.89	MIP/PMI	\$1,844.51	\$2,718.00
Apr 2021	\$838.84	\$850.76 *	\$233.89	MIP/PMI	\$233.89	MIP/PMI	\$2,449.46	\$3,334.87
May 2021	\$838.84	\$850.76 *	\$233.89	MIP/PMI	\$233.89	MIP/PMI	\$3,054.41	\$3,951.74
Jun 2021	\$838.84	(\$149.24) *	\$3,399.13	County Tax, MIP/PMI	\$3,385.89 *	County Tax, MIP/PMI	\$494.12	\$416.61 <sup>2</sup>
Jul 2021	\$838.84	\$850.76 *	\$233.89	MIP/PMI	\$233.89	MIP/PMI	\$1,099.07	\$1,033.48
Aug 2021	\$838.84	\$850.76 *	\$233.89	MIP/PMI	\$233.89	MIP/PMI	\$1,704.02	\$1,650.35
Sep 2021	\$838.84	\$850.76 *	\$233.89	MIP/PMI	\$233.89	MIP/PMI	\$2,308.97	\$2,267.22
Oct 2021	\$838.84	\$850.76 *	\$233.89	MIP/PMI	\$233.89	MIP/PMI	\$2,913.92	\$2,884.09
Nov 2021	\$838.84	\$850.76 *E	\$233.89	MIP/PMI	\$233.89 E	MIP/PMI	\$3,518.87	\$3,500.96
<b>Ending Escrow Balance</b>							\$3,518.87	\$3,500.96
<b>Totals</b>	\$10,066.08	\$9,358.36	\$10,066.16		\$10,227.11			

<sup>2</sup> Lowest actual balance.




An asterisk "\*" beside an amount indicates a difference from projected activity, either in the amount or the date.

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At the time of analysis, PennyMac assumes that you will make all scheduled mortgage payments by or before the effective date of your new payment (shown in the Projected Escrow Account Activity section above).

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## Other Important Information

How to Contact Us	 <a href="http://www.PennyMac.com">www.PennyMac.com</a> Available 24/7 on all your devices: PC, Tablet, and Mobile. <i>El sitio web y las declaraciones están disponibles en español.</i> <b>Go Paperless today!</b>	 <a href="#">PennyMac Customer Service:</a> (800) 777 - 4001 M - F: 5:00 AM - 6:00 PM PT Sat: 7:00 AM - 11:00 AM PT <b>Fax:</b> (866) 577 - 7205	 PennyMac Loan Services, LLC Attn: Correspondence Unit P.O. Box 514387 Los Angeles, CA 90051-4387
How to Make a Payment	<b>Auto-Pay</b> *: Enroll in Auto-Pay, on our website, to set up recurring payments from the bank account of your choice. <b>Pay Online:</b> Make a one-time payment on our website.	<b>Pay-by-Phone:</b> (800) 777-4001 <i>(Fees may apply to use this service)</i> <b>Western Union:</b> Code City: <i>PennyMac</i> Pay To: <i>PennyMac Loan Services</i> Code State: <i>CA</i> ID Number: <i>Enter Loan Number</i>	<b>Check</b> **: Mail to PennyMac: <b>Standard Address:</b> P.O. Box 660929 Dallas, TX 75266-0929 <b>Overnight Address:</b> Attn: Lockbox Operations 20500 Belshaw Ave. Carson, CA 90746
Tax and Insurance Information	<b>Property Tax Bills:</b> If you receive a tax bill, you do not need to take any action. ( <b>Please note:</b> Supplemental/ Additional tax bills are the responsibility of the homeowner; PennyMac will pay them from the escrow account upon request.)	<b>General Insurance Questions:</b> (866) 318-0208 <b>Insurance Information:</b> Any time there is a change to your insurance policy please provide your insurance carrier the following information: <b>Mortgagee Clause:</b> PennyMac Loan Services, LLC Its Successors and/or Assigns P.O. Box 6618 Springfield, OH 45501-6618	
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Important Consumer Information	This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.		
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**NORTH CAROLINA** - Licensed by the North Carolina Office of the Commissioner of Banks. Complaints regarding the servicing of your mortgage may be submitted to the Office of the Commissioner of Banks, 316 W. Edenton Street, Raleigh, NC 27603, (919) 733-3016. Licensed by the North Carolina Department of Insurance. Permit No. 119504607 - 6101 Condor Dr., Suite 200, Moorpark, CA 93021. Permit No. 119505929 - 14800 Trinity Blvd., Fort Worth, TX 76155. Permit No. 119506567 - 3043 Townsgate Rd., Suite 200, Westlake Village, CA 91361. Permit No. 119506570 - 2201 West Plano Parkway, Suites 150 and 300, Plano, TX 75075. Permit No. 119507419 - 10550 West Charleston Blvd., Suite A, Las Vegas, NV 89135.

**OREGON** - Borrowers: The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer at (800) 777-4001. To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at 888-877-4894 or visit [dfr.oregon.gov](http://dfr.oregon.gov).



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